The Metropolitan Jubilee Souvenir

In commemoration of the Queen's Diamond Jubilee, and as a type of the progress of the whole empire, we devote the following pages to the progress of Canada, and more particularly to the growth of this Metropolis. To those abroad the subject matter will be undoubtedly a surprise, and those at home will find herein much new material which will give food for thought and quicken their pride of citizenship in this metropolis as part of the greatest Empire the world has ever seen.

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...HISTORIC MONTREAL...

1837 + 1897

(Written for THE METROPOLITAN JUBILEE SOUVENIR by ARTHUR WEIR, B. A, Sc.)

ON that memorable June day, sixty years ago, when a maiden, roused from slumber at five in the morning, appeared,in loose robe and with her naked feet thrust hastily into slippers, to receive the distinguished noblemen who had come to do her homage, Montreal was nearly two centuries old, with a history second to none in the annals of the New World. Planted in a wilderness by religious devotees when "every tree was an Iroquois," the Virgin City had passed through many scenes of carnage. Within her walls de Vaudreuil, surrounded by the victorous army of Amherst, had surrendered New France to the British. From her gates Dollard and his brave companions had set out seeking their glorious death. There Arnold came, in 1776, flushed with triumph, with his revolutionary army, in tatters, but victorious; and there came the braggart, General Hull, in 1812, with his army, but disarmed, and under the escort of the men he had set out to vanquish. Since then numerous other United States soldiers have entered the city, with their arms, with banners flying and to the sound of martial music, but upon a mission of peace and fraternity, and if they made any conquests, Dan Cupid is discretely silent. Sixty years ago Montreal had almost forgotten the existence of Tadousac, her older sister under the beetling cliffs of the Saguenay, had thrust Three Rivers into a position of minor importance, and had overshowed Quebec, the ancient capital and once her jealous and dangerous rival. She had seen the fur trade of her citizens wax in importance until they had traversed the Rockies and stood upon the surf-beaten shores of the golden west, and she had seen it decay until the *voyageur* and the *courier de bois* were no longer familiar figures in her narrow streets. She had been for six years a port of entry, had reached southward towards the fertile Hudson valley with the first British-American railway,and westward to the great lakes by the Lachine canal and the Rideau navigation. She had launched the first Canadian steamer and built the engines for the first steamship of any nation that ever ploughed the billows of the Atlantic ocean, America's Sancta Maria, which she sent forth to the Old World freighted with the promise of a dawning era, as Columbus aforetime visited the New. She had begun the agitation to deepen the St. Lawrence that she might become the most inland seaport of the world, she had built her stone wharves, had established a few lighthouses, and had shown her loyalty in erecting a monument to the hero of Trafalgar. She had suffered from earthquakes, pestilence, famine, floods and fire, seen dynasties rise and fall,and fashions change, sold slaves, freed slaves, broken men on the wheel, flogged women half nude in the market place, and become a New World epitome of all that London or Paris or Berlin, or any other European city reads with pride or shame in its own annals. Then, as now, she was the metropolis of Canada, full of energy and sagacity, yet the most farsighted of her citizens could scarcely have ventured, in the wildest licence of post-prandial public speaking, to have predicted by what leaps and bounds Montreal was destined to progress under the long and happy reign of that rudely awakened maiden of eighteen years.

To the Montreal merchant of to-day, with complicated interests extending from ocean to ocean and with correspondents and business throughout the entire world, the life of his grandfather in the city would have seemed pastoral; to the gilded youth of the present his amusements might possibly be regarded as a penance. There was only one theatre, The Royal, and the ballet had not then reached—say higher than the knees. There was a reading room, but lecturers and concerts were few and far between. Many was the merry dance, however, held in winter, when business was quiet, in the Oddfellows Hall or in Rasco's hotel, on St. Paul street, and our grandmothers' eyes sparkled in those days and their toes responded to music, and their lips knew how to smile when our grandfathers whispered in their ears soft speeches both parties would now repudiate. And we may fancy them demure and devout, setting out, he in his quaint beaver and skirted coat and she in poke bonnet, through the fields below St. Catherine street to old St. Gabriel's church some Sabbath morning, and taking their seats in a congregation which for a century included nearly every man whose name the Montrealer of to-day reveres. If they were very prosperous, they lived in a country seat on Dorchester street, or St. Catherine, among green meadows, or in the still fashionable and more central St. James street. Richmond Square was ultra fashionable in those times, and Colonel Colborne had his quarters there sixty years ago. Many of the leading merchants lived on St. Paul street, above their stores, and had an eye to the morals of their clerks by keeping them as boarders, as was the wont of the ancient British merchant. Commercial travellers were unknown. No self-respecting merchant in Montreal would have condescended to tout for trade in this manner. He said proudly that if the countrymen wanted his goods they might come for them, and they did come, sometimes walking all the way from Toronto, and back. In winter, when navigation ceased, business came almost to a standstill, and mild pleasure passed the months away. The steep roofs of the houses shot their burden of snow into the steeets, the shoveller below added his quota until the sidewalk was a long lane separated from the street by an inaccessible wall of whiteness, which shut out all vision. Here the small boy might revel, who is now the staid merchant prince of to day, varying his sport with the seasons and in summer falling into and clambering out of the open stream which ran through Craig street, where the surplus kitten and forsaken dog found a speedy exit from a world with whose conditions they were not in harmony. Sherbrooke street was part of the Mountain sixty years ago, and in the higher fastnesses lurked the town outlaws and the occasional gypsy camp. Few were the feet of respectable folk that trod the bosky dells where children now fearlessly gather the voilet and trillium. An occasional picnic to the Mountain was among the pleasures of early Montreal, but that was all. No spot rendered sacred by the beloved dead drew the mourner among the whispering pines; the Parks where we heedlessly walk to-day are the spots that were then watered with tears.

But in the year of grace, 1837, Montreal was by no means an Eden. Party strife had been running high for some years, and there were many who hoped and more who feared that the young queen would not long have dominion on the continent. With whom lay the blame, is not within our province to decide. Suffice it to say that throughout what are now Ontario and Quebec, societies were formed with the avowed purpose of overthrowing the Government, and that other societies were formed to defend the constitution. One Saturday, early in November, a visitor to Montreal would have experienced that electric thrill which, materialists to the contrary notwithstanding, is communicated from man to man on the eve of some impending event towards which all look with intense earnestness. Groups might have been seen engaged in conversation here and there, the French Canadian vehement and gesticulatory the Briton more impassive, but with that bent brow and compressed lip which betokens an inward tumult. It had become known that one of the revolutionary clubs, the Sons of Liberty, had proposed to parade the town in procession, and the Doric Club, a band of Loyalists had determined to prevent them. Monday came, and the Sons of Liberty assembled in the yard of Bonacina's tavern on St. James street, to the number of two hundred and fifty. A small crowd gathered without, which probably exercised its wit upon the patriots, while upon these Sons of Liberty behold making a swift and vengeful *sortie*, scattering the scoffers, whom they pursued along the street, varying the chase by breaking the windows of such loyalist mansions as appeared temptingly unprotected. Alas, just as each heroic Son of Liberty had metaphorically wreathed his brow with laurel, appeared the Doric Club, reinforced, in brutal numbers, whereupon each Son taking council of war with his own heart and sober good sense precipitiously fled, diving into lanes, and dwellings on St. Lawrence street, where in twos and threes they once more anathamatized perfidious Albion.

And meanwhile the British, with as little true patriotism as their antagonists, though with the excuse of great provocation, took possession of the city and attempted to attack the house of Mr. Papineau, leader of the French and revolutionist party. The riot act had been read in the afternoon and the soldiery called out, who with difficulty held the mobs in check. All night the troops held the town, the British regulars and artillery being aided by the Montreal Cavalry, under Mr. David and a self-constituted guard of stout laborers from Griffintown. Thus began the Rebellion of 1837, and in a few days the city was converted into a barrack, volunteer corps being formed and defences being erected through fear of attack from the outlying districts. Sir John Colborne removed his headquarters from Sorel to the city, the banks suspended specie payment and deposited their gold for safe keeping in the citadel of Quebec, while on 5th December martial law was proclaimed. In this manner was inaugurated the reign of Her Most Gracious Majesty Victoria I.

The evils which had been an excuse for the rebellion and the removal of which had long been agitated, were almost immediately investigated and largely rectified by the Union of the Provinces in 1841, under a constitution in which responsible government was recognized. The capital of the united provinces was for some years at Kingston, but in 1844 it was transferred to Montreal, which by its position and importance was entitled to this honor. Unfortunately, racial and party spirit ran high in those days. The rebellion was by no means forgotten and the constitution had given the French Canadians powers they were not slow to take advantage of. Election riots were common, sometimes requiring the presence of the military. Several elections were attended with such attacks upon the polls that voters could not exercise their right and the returning officer took it upon himself to declare which candidates should be deemed elected. In this manner had been returned L. J. Papineau and Robert Nelson in 1834. The laborers on the enlargement of the Lachine canal precipitated an election riot in 1844 and the soldiers had to fire upon them. But it was in 1849 that the most serious riot took place that Montreal ever witnessed, one entailing the sacrifice of the Parliament Buildings with the fine library and which deprived Montreal of its crowning glory as the capital of the country.

The rebels of 1837 had not probably exhausted the resources of peaceable contest when they resorted to arms, but it is certain that many of their demands were only too just, and as the country began to appreciate the benefits which the rebellion ultimately conferred upon it, the feeling grew, especially among the rebels and their sympathisers, that the outbreak had been necessary. Steps were being taken to reimburse those who had suffered pecuniary loss through the rebellion, and while there was no doubt whatever that the loyalist sufferers were entitled to recompense, a very large party held that the rebels themselves were entitled to the same. When the rebellion losses bill was brought in, it was found to cover these losses by rebels. It was shown that the Act would actually pay men for the guns they had surrendered when taken in arms against Her Majesty and for the destruction or injury of the buildings, belonging to themselves, in which they had barricaded themselves against the troops and from which they had shot their fellow citizens. This was more than the loyalist party could stomach. The Act passed with comparative ease, such was the political power to which the erstwhile rebel party had attained, and the hope of the loyalists were centred in the Governor General, lord Elgin. In view of the fact, now well established, that a Governor General has but little if any option in

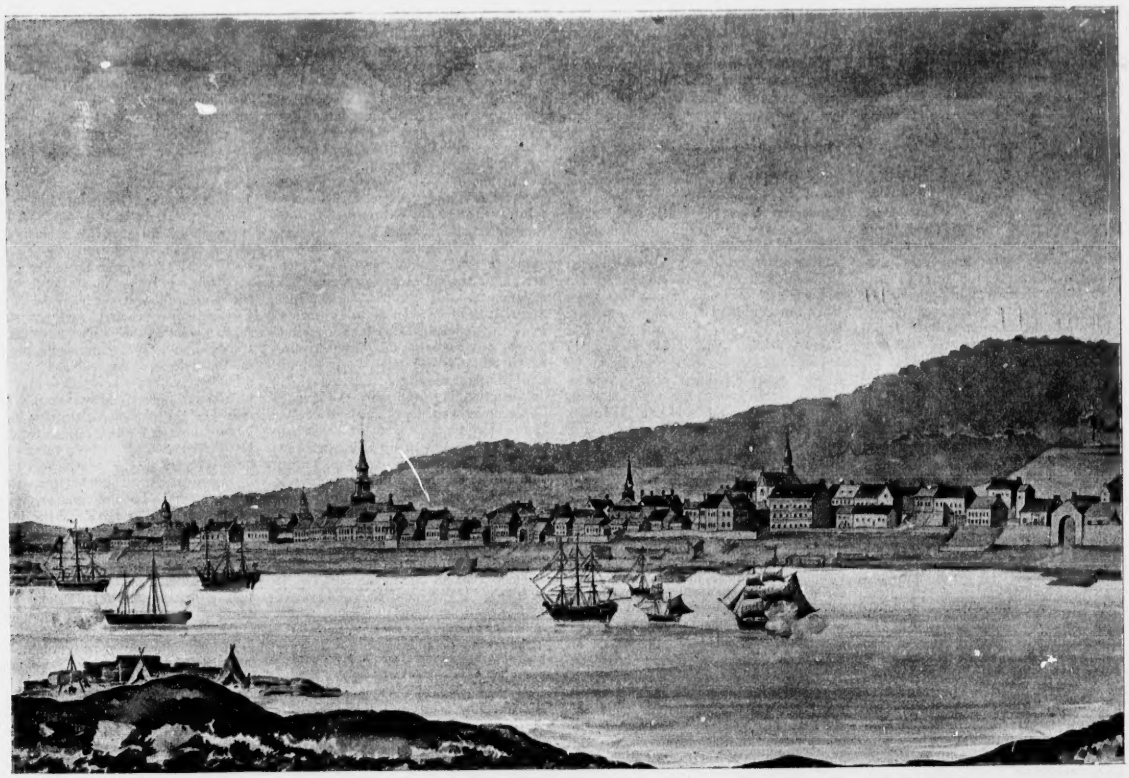
signing measures passed by both houses, it is possible to defend Lord Elgin's course; but, on the other hand, the Governor General had then, as now, the right of reserving his assent, a course which, in those early days of responsible government, in which the Governor General's powers were considered more extensive than to day, might have given the popular rage time to cool, and averted the distressing scenes which followed. Lord Elgin, however, writes that he did not wish to antagonize either party against Her Majesty by referring the bill to Her Majesty's decision. He signed the bill, along with a number of others, on 25th April, 1849, and no sooner had the intelligence spread than the city was in an uproar. A crowd gathered about the Parliament Buildings and greeted his exit with groans, hisses and showers of rotten eggs. He entered his carriage, and was driven rapidly to Monklands. But the crowd in the city increased. Notices were posted up everywhere calling the people to meet on the Champ de Mars. Night settled down, and a swaying mob on that historic spot, cheered the inflammatory speakers, who worked it to a frenzy, until, with a common impulse, the cry was raised, "To the Parliament Buildings."

The Parliament was discussing the Judicature Bill, the members of the Government, no doubt, with smug satisfaction, dreaming of the solid French vote they had secured for future elections by the Rebellion Losses Bill, when, of a sudden, a shower of stones through the windows disturbed the legislative calm, and the members stood not upon the order of their going, but reached the street precipitately, some sliding down the Corinthian pillars in their haste. The mob was beyond control, and presently invaded the floor of the House. Some one seated himself in the speaker's chair, and declared the Parliament dissolved, while the cry of fire shortly acquainted the citizen's with the fact that the Parliament Buildings were doomed to destruction. Even the sight of the buildings vomiting smoke and flame did not appease the irate mob. They prevented the firemen from their work, and by morning a blackened ruin greeted the rising sun, the mace, and the portrait of Her Majesty, which is now at Ottawa, being among the few treasures rescued from destruction. The library of 20,000 volumes, and the public records of Canada were totally destroyed.

Even this signal act on the part of the mob did not bring it to its senses. For some days, the city was in a state of tumult, and cabinet ministers were chased through the streets and their homes attacked. In this way was destroyed the valuable library of Hon. M. Lafontaine. The fact that the Government had armed a guard of French Canadians, the very race against whose participation in the benefits of theRebellion Losses Act the Loyalists had arisen, increased the trouble. Resolutions were adopted demanding the recall of Lord Elgin, while for a time his personal safety was so openly threatened that he left Monklands and came to the city, where he had the protection of the troops. Rioting was renewed in August, when several ringleaders of the April riots were arrested. Hon. Mr. Lafontaine's house was again attacked, and one of the men being shot from within, he was given one of the most imposing funerals ever seen in Montreal, at which all the emblems of mourning were a deep crimson, indicative of the widespread belief that his slaying was equivalent to a murder. Montreal had witnessed its last Parliament.

The vengeance of the Fates seemed to have followed the burning of the Parliament Buildings, for the very next year a fire broke out in a house on the corner of Nazareth and Ottawa streets, raging with such fury that over two hundred houses were destroyed, and five hundred families rendered homeless. Two months later, in August, a fire broke out in a livery stable on Craig Street, and spread from house to house up St. Lawrence Street, and into a suburb of that name, destroying a hundred and fifty dwellings. After two years, on the 7th June, 1852, a fire, which began in a carpenter shop on St. Peter Street, spread east to St. Sulpice Street, destroying almost every house in the district, and causing a loss of $1,000,000; while a month later a second fire broke out on St. Lawrence Street, which was carried with a high wind eastward to St. Denis Street, destroying every house between the two streets, including the Roman Catholic Church at the corner of St. Denis and St Catherine Streets. The people worked like beavers, carrying off their goods and striving to check the advancing wall of flame. At five o'clock in the afternoon the fire sank down, but only to break out again in the evening near Dalhousie Square; and all night it tossed its waves of flame and smoke against the sky, sweeping irresistibly forward, until of the once happy homes between Papineau Road and Dalhousie Square, and Lagauchetiere Street and the river, naught remained but a heap of blackened debris and a few tottering chimneys. No fewer than 1,100 houses were destroyed, and many persons were utterly ruined. Subscriptions poured in from England and the United States, as well as from other Canadian towns, while the City Council voted a generous sum.

In 1847 the city had been visited by a plague known as the ship fever, on account of its having been brought out by immigrants, among whom it raged with terrible violence. Huddled up in immigrant sheds at Point St. Charles, these poor people died by hundreds, notwithstanding the unremitting attention of courageous citizens, many of whom, the Mayor among them, also succumbed to the dread malady. Ten per cent. of the police force of the city died from it, while one quarter of the whole force was stricken down. The immigrants frequently sought to escape from the sheds and were found dead or dying in lanes and out-houses throughout the city. Coffins were kept ready in piles, and nightly the carts bearing the dead, lumbered through the deserted streets towards the burying ground. In all, the deaths exceeded nine thousand, and seven years later the workmen on the Victoria bridge erected one of the most unique monuments in the world to the memory of those who full of hope and health and happiness sought Canadian shores, only to meet a sudden and awful death. This monument, a huge boulder taken from the bed of the St. Lawrence, stands to-day, a mute witness of the universal brotherhood of man,



MONTREAL IN 1800.

(From an original sketch by Richard Dillon taken from St. Helen's Island.)

erected by strangers on the little plot of ground where six thousand strangers rest. In 1848 the city suffered severely by a flood.

But Montreal would be but unjustly chronicled were we to dwell only upon riots, rebellion, fire, flood and plague. Not thus did she maintain her supremacy, but in spite of it. The very year in which the Parliament Buildings were burned, nay, within those very walls, was inaugurated the Railway policy of Canada, by Sir Francis Hincks, long one of Montreal's most respected citizens. A year later was held in the city a huge Fair, preliminary to sending exhibits to the Great London Exhibition, inaugurated and carried through by the deeply lamented Prince Consort. And all this, notwithstanding that the Corn Law of Sir Robert Peel had well nigh killed the trade of Canada and diverted it to the United States. Previous to the passage of this Act, Canada enjoyed preferential trade with Great Britain. She could send thither her wheat, free of duty, while American wheat paid toll; she could send her flour in like manner, and even grind American wheat into flour for British use on the same terms. The great wheat areas of the United States were not in advance of those of Canada. Upper Canada was a great producer, and it all passed through Montreal to the sea. To Montreal came goods for shipment to the United States over the then only railway, that from Laprairie to St. John's. The great milling interests of the continent were in Canada. But in a twinkling Sir Robert Peel changed all. He admitted United States flour to Great Britain on equal terms with that of Canada. The United States at the same time, already had its tariff wall, and capital was speedily transferred to the United States. All this Montreal was compelled to face.

Canada adopted an active policy of lessening the difficulties of interior carriage. The Lachine canal was enlarged, the Cornwall canal was opened (1842) followed by the Beauharnois (1845) and the Williamsburg canals (1847). The Chambly canal had been opened in 1843. From sea Montreal also worked to improve her facilities. Her Board of Trade demanded and secured the repeal of the Navigation Laws, and the St. Lawrence was, at last, in 1849, opened to foreign shipping. The city once more essayed to deepen the channel to Quebec, and abandoning the scheme of a direct cutting through Lake St. Peter, adopted the natural channel, which by 1851 was deepened to thirteen feet, a gain of two feet. Yet, as indicating the blow that had been dealt the city by the Corn Laws, the imports at Montreal in 1850 were a million dollars less than in 1842, and the exports not appreciably greater. In 1853 Montreal became, at last, an ocean port, the Genova coming in from sea, followed by the Sarah Sands and other steamships.

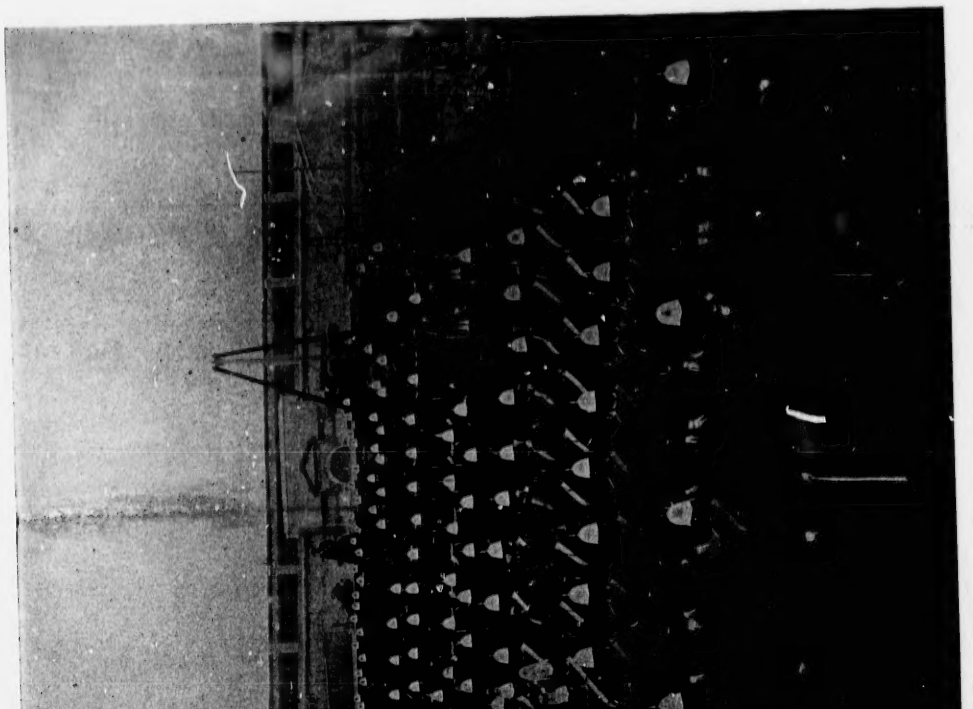
The invention of the locomotive had created a rival to water routes, and Montreal was quick to recognize the necessity of linking the whole country to her car with bands of iron. As early as 1846, the Champ de Mars had held a meeting of two thousand Montrealers, whom one can scarcely associate with the meeting three years later. There was no violence, but much enthusiasm, and resolutions were adopted that the city required a railway to the sea. The railway from Laprairie to St. John's had been opened in 1836, then followed a line to Lachine, one from Longueuil to St. Hyacinthe (1849); communication to Portland was accomplished by 1854, and in the following year there was a railway between Montreal and Quebec, and the old stage coaches became things of the past. The Grand Trunk Railway was formed by the union of several lines in 1851, and undertook the then stupendous task of bridging the St. Lawrence, a project long advocated by the Hon. John Young, one of Montreal's foremost citizens.

The Grand Trunk has been so long in operation and so noted in the recent past for its conservative methods, that it is almost with surprise that one reads of the wonderful advertising schemes to which it resorted in earlier times, schemes which the country entered into with heart and soul, for the Grand Trunk has been to central Canada what the Canadian Pacific has been to the west. Scarce were its rails laid into important towns or villages than the event would be celebrated by a procession or a dinner, and when the bridge was approaching completion, the idea was conceived of inviting H. R. H. the Prince of Wales to open it, a formality by no means out of consonance with His Royal Highness's dignity, since the Victoria was then the eighth wonder of the world, the most magnificent engineering achievement so far accomplished. Over two miles of beryl waters, with twenty-five spans, a tube of 8,250 tons weight, resting upon 3,000,000 cubic feet of masonry was carried, the central span being sixty feet above the water and 330 feet in length. Beneath, the great river glides at a speed of seven miles an hour, eddying round the vast piers, upon which, in spring-time thousands of tons of ice are hurled in crunching masses and tossed back from the keen stone cutwaters, with a sound of thunder. Thirty acres of paint are required to give this bridge a single coat. It was a wonderful undertaking, almost out of proportion with the city of sixty thousand people which conceived the idea, yet in this jubilee year contracts have been signed for its rebuilding, and its width is to be doubled to accommodate the increased traffic, which, despite the fact that Montreal has now another bridge from shore to shore, still accumulates and congests about the portals of the Victoria bridge.

The first stone of the first pier was laid 20th July, 1854, and the first passenger train passed through 17th December, 1859, and for the first time in Canadian history a passenger could go on wheels from Trois Pistoles, below Quebec, to Toronto. The line to Toronto had been opened in 1856, and Montreal gave a monster demonstration in honor of the event, no fewer than 15,000 visitors coming to the city to take part in it. The Prince of Wales formally opened the bridge in 1860, his visit, and indeed his

MONTREAL IN 1897.

(Taken from Mount Royal.)



THE CANADIAN JUBILEE REGIMENT.
At present in London, taking part in the Royal Celebration.

whole progress throughout the country being, however, somewhat marred by such weather as procured him the sobriquet of the Raining Prince. Nevertheless, wherever His Royal Highness went, he was received with tokens of the most demonstrative loyalty to the sovereign whose reign had already passed its majority, and proved a blessing to the whole empire. The Prince entered with boyish pleasure into all the festivities prepared for him, frequently dancing every dance at the balls, while in his official capacity, he delighted all with the courteous manner in which he went through what must have been not merely tedious, but ultimately hackneyed receptions of addresses. During his stay in Montreal the Prince occupied the house of Hon. John Young.

Before closing the period ending with 1860, we must speak with admiration of the conduct of Montreal bankers during the terrible panic of 1857, in which every bank but one in the United States suspended payment. Mr. Davidson, General-Manager of the Bank of Montreal, at a meeting of the bankers called to discuss the situation, averted a similar disaster by the memorable advice, loyally followed, that every bank would do well not to curtail credits, but to give every good customer all he required.

Most strange, then, and now most commonplace, of all the advances achieved under the reign of Victoria, was the laying of the transatlantic cable, whereby, out of the depths of the ocean, in 1857, the rulers of the two foremost peoples of the world exchanged friendly greeting. This greeting, as was most fit, remained for some time the only communication exchanged instantaneously between the continents, for immediately thereafter the cable broke, and the great Leviathan, the Great Eastern, groped among the sands and strange monsters of the deep, and repaired the break. And now, the subtle current which first bore the greetings of sovereigns, chronicles the fluctuations of the cheese market, and of wheat, or enables the individual to add a postscript to his letters, or make his letter a postscript to his cablegram. In the lapse of years, the prediction of Shakespeare has been more than realized, and Puck, the once all powerful, who boasted of girdling the earth in forty minutes, must stand aside or get him fleeter wings.

In April 1861, late in the evening hours the stalwart figure of Canon Ellegood, of St. James church, then rector of St. Stephen, might have been seen wading among debris, his body inclined to the current which swirled around him four feet deep, seeking not to draw a congregation to his church, but to secure help for his flock imprisoned within the sacred edifice by a tumultuous flood, a second St. Christopher on errand of mercy, which met with due success. The river rose twenty four feet about its average level on that occasion. And in that year also our cousins to the south, engaged in civil war, well nigh involved themselves in war with Britain, in the Trent Affair; whereupon Canada not less than the mother land ruffled her feathers, drums beat, soldiers paraded and Montreal looking extremely picturesque with scarlet tunic, dreamed dreams of hairbreadth escapes 'neath the eminent deadly breach. But the United States, on sober second thought, decided that one war at a time was sufficient, and the trouble passed away, leaving, however, to Canada the germs of the present volunteer system of the Dominion.

Canada has always been military by instinct. In bygone times, when the *Fleurs de Lys* streamed from the battlements of Cape Diamond, every able-bodied male was not merely liable to military service, but was enrolled under local captains, and by this means the small, but well organized band of French offered a long and stern resistence to the British colonies, and even the Imperial troops themselves. And to-day, as was brought out by the Venezuelan difficulty and excitement, small though the Canadian force is in comparison with the possibilities of the Republic, this country is strategically better defended and has its military forces within better striking distance, so that, in the event of a war, it is highly probably that the important points could be maintained pending Imperial aid, and even that, as was the case in 1812, the earlier days of the conflict, at least, would show Canadians in possession of United States territory.

But it is to be hoped that, notwithstanding the fate of the arbitration treaty, the troops of Canada may long be able to confine their attention to church parades, official occasions, reviews and such like matters as please the feminine eye, an organ not averse to powder and ball—of a kind. Such has not been the lot of the Canadian soldier, however, on all occasions. In 1866 he had to take part in beating back the Fenian invasion from the United States, and the Montreal contingent received the thanks of the citizens on the Champ de Mars. Their services were again required for a similar purpose in 1870. There were the first and second North West Rebellions to crush, and between whiles an occasional riot, such as the Orange riots of 1877 and 1878 and the Smallpox riots of 1885.

SIR EDMUND HEAD. DUKE OF NEWCASTLE.
MAJOR TISDALE. COL. BRUCE.
PRINCE OF WALES.
(From a photograph taken during the Prince of Wales' visit to Montreal, August 29, 1860.)

In 1871 Montreal had 107,225 inhabitants, a revenue of $848,380, and real estate assessed at $53,992,000. Her port was growing, and ocean steamers were so rapidly replacing sailing ships that by 1879 they formed 75 per cent. of the total tonnage. During the decade Montreal began to take high rank as a manufacturing centre. There was, however, a weak joint in her armor in the fact that in winter the communications of the city were in the hands of a single railroad company, the Grand Trunk, which charged Montreal higher prices to and from the seaboard than were charged Toronto, 300 miles further inland, while the merchants of Montreal were, even under such conditions, forced to stand by while other points had their grain and other products handled with promptitude by the company, to the neglect of Montreal's fast accumulating stocks in store. About this time a railroad to St. Jerome had been proposed, and Sir Hugh Allan took it up with the object of extending it to Ottawa and ultimately to Toronto by a road then building from Ottawa. Seeing thus a relief from the monopoly, the citizens of Montreal voted a million dollars towards the road, and this little project was ultimately merged in the transcontinental road, which was opened in 1886 and gave Montreal competing lines.

The decade 1870 to 1880 included the most trying commercial distress that Montreal has experienced. Manufacturies closed down, banks and private firms failed, and the people, who always blame Government for national distress, sent to power the Liberal Conservative party, pledged to the protection of domestic industries.

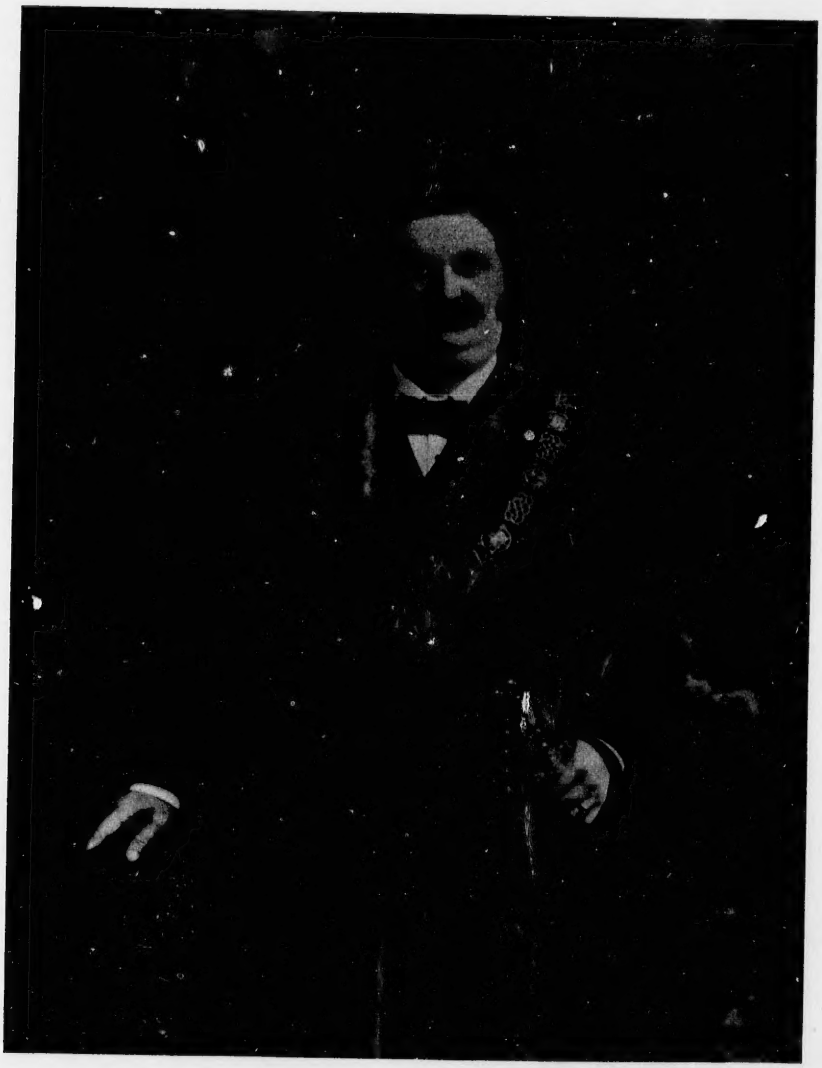
The following decade was the most prosperous Montreal experienced. The Canadian Pacific Railway was spending millions of dollars on its gigantic system. Manufactures increased enormously, railways, including one on the north shore to Quebec, united various parts of the province with the Trunk systems, ocean shipping grew with the business growth of the city and the continued deepening of the channel. The wharves were extended to nearly five miles, and the railroad tracks brought freight to the ship's side, while the electric light for the first time in the world applied to lighting a harbor, shone brightly through the summer nights on men who toiled loading and unloading without rest. In 1881 the population of the city was 155,237, and the assessed value of its real estate $66,483,810. In 1891 the population had increased to 215,650, and to-day it is a conservative estimate to place it at 250,000 people.

The progress of Montreal since 1890 has been one of peace, and without romantic event. Business has been less satisfactory so far, but exports and imports have been high, and every year has seen some new connection. Fruit ships make Montreal their favorite port, and the largest fruit sales of America are here. Australian trade has been opened up, as well as trade in cottons with China. Exports of cattle and cheese, of hay and eggs and sheep have grown enormously, and over a million tons of shipping visit the city. Several suburbs have been admitted to the city, the electric street railway has replaced the old horse car, a magnificent hospital has been erected as a memorial of the Queen's jubilee (1887), by Lord Mount-Stephen and Sir Donald Smith, while McGill University has been extraordinarily enlarged by new buildings and additional departments that make her unrivalled on the continent.

It is not so many years since the streets of Montreal were filled with an angry mob, kept in check by soldiery or special constables. The orange riots occurred periodically, not without bloodshed, and the last North-West Rebellion, following upon some bad blood in connection with the smallpox regulations, caused the tramp of armed men to be heard upon the roadways. But Montreal has entered upon a happier era. Neither creed nor race is ever likely again to group the citizens into hostile bands, nor politics be able to set more than tongues a-waging. As a consequence, the recent history of Montreal must deal more particularly with commercial and financial matters, record the fluctuations of wheat, and of the stock exchange, and all that goes to make that peaceful if unromantic development which builds a state for mighty ends.

Nay, commerce is not unromantic. Say, rather, that constant life within its bounds has but dulled the mind to it. The dillitante who peers in at the rolling mills' doors, where tijans, half-nude, swing the white hot bars from infernal fires, and others shape them like children playing with putty; who passes through the sugar refineries, where, percolating through enormous filters, or boiling to grain in huge vacuum kettles, the sweet produce of the cane is prepared for market; who visits the electric engines of the Street Railway or the Royal Electric, where at headlong speed the spinning wheels furnish the energy which moves half the town by day and lights it by night; who penetrates to the mysterious precincts of the gas works, where, in their round houses the vast receivers rise and fall like baloons: such a man will see the romance not seen by others. Let him visit the Bank of Montreal, the largest institution of its kind in America, and mark the liveries, the busy clerks, and the constant stream of customers who enter mysterious portals, and come out smiling or cast down. Here is one contemplating opening a trade with some foreign land, scarce known by name when Victoria came to the throne. It rests with the suave manager whether that trade is opened. No romance in business! It is all romance, for it deals directly or indirectly with the life and happiness of man from the cradle to the grave.

The sound of the hammer, the clank of the engine, the whistle of the locomotive or ocean and interior vessels, all reach the stillness of the bank parlor at last, therefore let us first consider the banks of Montreal. The veteran bank in Canada is the Bank of Montreal, established two years before Her Majesty's birth, with a capital of $350,000, which was increased at different times, until in 1871, it doubled its capital, making $12,000,000, the new stock being sold at twenty-five per cent. premium, and netting $1,500,000 of profits, which were added to the Reserve. The City Bank was established in 1821, the Peoples Bank followed in 1835, founded by Viger, Dewitt & Co., the Bank of British North America, in 1836, and in 1853 the Molsons Bank began operations under the Free Banking Act of Sir Francis Hincks, an act almost identical with the United States National Bank Act in principle. In 1861 the Merchants Bank was organized, with a proposed capital of $2,000,000, but the promoters were unable to secure the $200,000 required to commence operations, and were compelled to get permission from the Government to commence business



HIS WORSHIP R. WILSON-SMITH,

Mayor of Montreal.

on the half of that amount. Any one of the directors, in later days, could have given his cheque for the deficit. The Jacques Cartier Bank was established in 1862, the Ville Marie Bank in 1872, and the Hochelaga Bank in 1873. Other banks which, like the Peoples Bank, came to grief, were the Exchange, Metropolitan, Consolidated and Mechanics. These various institutions have advanced with the growth of the country, some of them being cruelly crippled during the hard times of 1874-78, over $10,000,000 of banking capital being wiped out. But that loss is now ancient history, and while several of these institutions have never restored their capital to its former figure, all are reputed high in the financial circles of the world.

The following tables graphically indicate the growth of Montreal :—

TRADE OF MONTREAL—1837 to 1896.

Year.	Sea-Going Vessels. No.	Tonnage.	Value of Exports.	Value of Imports.
1837	91	22,668	949,916	3,375,704
1838	85	14,441	872,079	2,601,168
1839	110	24,311	986,896	5,764,364
1840	137	31,296	1,677,124	5,036,676
1841	208	50,277	2,737,772	5,663,248
1850	211	46,150	1,744,772	7,174,780
1880	710	628,271	32,245,941	42,412,648
1890	746	930,292	32,027,176	48,159,124
1896	709	1,216,468	40,160,361	45,960,270

MUNICIPAL STATISTICS.

Year.	Population.	Revenue of City.	Assessed value of properey.
1844	44,093	$ 98,396	Taxation on rent only
1851	57,715	160,226	Taxation on rent only
1861	90,323	408,961	$ 28,976,270
1871	107,225	848,380	53,912,000
a1881	155,237	1,637,413	66 583,810
1891	215,650	1,440,076	128,413,000

a. Of this increase 14,490 is due to the extension of the city limits. The population within the old limits was 140,747, an increase of 31 per cent.

MAYOR R. WILSON-SMITH.

Among the leading public men of Montreal is Mayor Wilson-Smith. His experience in connection with municipal honors is probably unique. He has always been elected by acclamation, first as alderman during the terms which he served, and subsequently as Mayor. He is the proud possessor of a requisition asking him to be a candidate for the Mayoralty, signed by over ten thousand ratepayers of every nationality and creed. His unceasing labors when the charter was before the legislature and the borrowing power extended, his vigilant supervision of the civic expenditures, have entitled him to rank with the most successful of Montreal's Mayors—and the honor list is by no means small. He is an Irishman by birth and came to Montreal some eighteen years ago when quite a young man where he has spent nearly all his business career, and by perseverance and energy has worked his way up to the position which he occupies to-day. He fills many important positions in the community, such as Harbor Commissioner, School Commissioner, Member of Board of Trade, Director of the Montreal Safe Deposit Co., Trustee of the Guardian Assurance Co., President of the Canada Accident Assurance Co., as well as being Director in three other financial institutions, and Life Governor of the General Hospital and Protestant Hospital for the Insane. In Church affairs he also takes an active part. He has been people's warden and treasurer of St. Martin's Episcopal Church for over ten years. In addition to all this he transacts the largest investment business in the Dominion ; there is scarcely a city or town in Canada which has not had financial transactions with Mr. Wilson-Smith. He is proprietor of *The Insurance and Finance Chronicle*, which is now in its sixteenth year and is considered one of the leading financial journals of America. Although a very busy man he was indefatigable in his exertions in connection with the Jubilee celebrations, and their success is in no small degree due to him. He has always stood up for the dignity, rights and best interests of Montreal, his adopted city, and his voice has been raised on more than one occasion in defence of her interests on the floors of the houses both at Ottawa and Quebec.

OUR SOVEREIGN LADY.

IN the shadowy past where great figures indistinctly pass across the stage of the world's history, wrapped in a garment of legend and romance, there was a monarchy in Britain. A British Queen opposed the Romans, a British King died fighting for his people on the plains of Senlac ; and from that day to this, through the cycle of centuries, with the brief interval of a Dictatorship, a sovereign has sat upon the British throne. Custom, heredity, and a thousand memories of trials and victories shared together, have united the British people with the British crown; and all these have concentred in the personal and political affection which throughout the empire on which the sun never sets is entertained by hundreds of millions towards the Sovereign Lady who for sixty years of a life beyond slander and reproach has ruled the destiny of the world's greatest empire. Boadacea, Elizabeth, two of Britain's noblest queens, mighty in war, loyal to their rights and to their people, the one battling to the last against a foreign foe, the other, more fortunate, adding vast territories to her crown, have had a fitting successor, and one whose personal influence has been equally great, in Victoria our Queen and Empress.

In the old city of Halifax, where the Atlantic billows beat against British ramparts and the meteor flag streams upon the sea breezes, dwelt for many years the bluff old man, brother of William IV, and father of the Queen. He was not rich, as Dukes go, and on his death he left his widow poorly provided for. But he had loved his little daughter, loved her so well that it was through staying to play with her while his feet were wet, that he contracted the cold which left her an orphan. His widow, the Duchess of Kent, brought up the future Queen of England quietly and carefully. Not for her were the somewhat gay pleasures of her uncle's court, though he once complained of her absence, and she was long kept in ignorance of her high destiny, which she discovered, as any other child might have done, through studying a geneological table in her history of England. The pathetic tale of how, when she made this discovery, she slipped her hand into that of her governess and said, "I will be good," will appeal to all her subjects with added intensity when looking back upon her sixty years of power we recognize how truly and how nobly that childish promise has been kept. In the same strain were her first words on being made acquainted with the King's death and her own accession. Addressing the Archbishop of Canterbury, Her Majesty said : "I ask your prayers in my behalf."

The coronation took place 28th June, 1838, and the nation went wild over the youthful and bewitching ruler, O'Connell declaring that in the event of the Duke of Cumberland causing trouble by pretensions to the throne, there were fifty thousand Irishmen who would stand by the Queen. But Her Majesty early showed herself capable of governing. Perhaps her most difficult task was to convey to her mother's favorites and to her mother herself an intimation, which should at the same time be final as well as kindly, that she would no longer look to them for advice. Her inexperience in practical affairs of state found a guide in Lord Melbourne, who possessed the invaluable faculty of seeing both sides of every question and presenting the facts free of personal bias ; while the spirit in which she ascended the throne is indicated in her first speech to the Privy Council, in which she declared herself in sympathy with and determined to uphold the Constitution. Not often in Her Majesty's long reign did she, even in semblance, oppose herself to her constitutional advisers. On the Bed-Chamber Question, when Peel and the Iron Duke insisted as a condition of their taking office that Her Majesty's Ladies in waiting should be changed, so as to prevent intrigues against the Government, the Queen stood firm, declaring that they might as well deprive her of her dresses and her housemaids. Later she dismissed Lord Palmerston for not submitting to her judgment the despatches, which the Premier was in the habit of wording somewhat peremptorily. The Queen also took the law into her own hands when Parliament did not pass the bill doing away with purchases in the Army. She issued her Royal Warrant to that effect, but it was upon the advice of Mr. Gladstone. Government has succeeded Government, Tory followed Whig, Radicals received high positions, the Corn laws were abolished, Free Trade was adopted, the franchise was extended, all the vast changes of which sires and grandsires love to tell have taken place ; and it is a sincere and unimpeachable tribute to the Queen's honesty of purpose and reverence for the broadening constitution that she is equally beloved by all political parties and that never in all the long years of her reign has the dagger of the assassin been turned against her for political reasons.

"It is one of the accompaniments of my trade," said King Humbert, in reference to the recent attempt upon his life. Beloved as Victoria has been, woman as she is, her life has not been entirely free from this accompaniment. When a child she had been nearly killed by the upsetting of her pony carriage, and in her girlhood

THE BRIDAL MORN.

February 10, 1840.

had just escaped death by a falling spar on the *Emerald*. After her accession, however, no fewer than seven attempts were made upon her life. In 1840 a young fellow named Edward Oxford shot at her twice. In the following year a boy named Jones was found hiding in Buckingham Palace, and unable to explain his motives. In 1842 the Queen was twice shot at by a man named John Francis, and later in the year by a creature named Bean, whose pistol flashed in the pan. Up to that time the only penalty for such dastardly acts was that for high treason, which Her Majesty declined to invoke, but on an Act being passed reducing the penalty, those "cranks" who seek notoriety in this manner were deterred by the assurance that the gaol and not the block would be their portion. Seven years elapsed before another attempt was made upon the Queen's life, a man named Hamilton firing at her on Constitution Hill, but with blank powder. In 1850 even a more painful event took place, Her Majesty being slapped in the face by a man who had been dismissed from the Army. This case met with more severity than any of the others. In 1872, one Arthur O'Connor rushed at the Queen with a petition in one hand and a pistol in the other, but the pistol was found to be empty. More serious was the attempt of Roderick McLean in 1882, who fired at her as she was entering her carriage at Windsor. Through all these painful experiences the Queen passed with great strength of mind, even in her youthful years when domestic happiness was hers and the care of her young children lay upon her heart.

The courts of British sovereigns have not been free of scandal and immoral living. In some reigns, they were hotbeds of luxury and vice. Republicans may deny to Victoria any more credit for the purity of her personal life and that of her court, than they would accord to private citizens; but in this republicans would be prejudiced and in error. The surroundings, the wealth, the glamor of a court, its idleness and pageantry, and moreover the adulation with which those of Royal blood are treated, would be irresistible to many who in private life shine as models of propriety, and pass away lamented as upright and decorous souls. The Queen, then, deserves the highest praise, and not so much for personal reasons for her unspotted career in that fierce light which beats upon a throne, but for setting so noble an example, amid the greatest temptations, for the instruction of those whose temptations are, in comparison, infinitesimally small. From her letter to the Prince of Wales, in releasing him from parental authority, let us but take one sentence, that in which she tells him that he may have thought the rule they adopted for his education a severe one, but that his welfare was their only object, and well knowing to what seductions of flattery he would eventually be exposed, they wished to prepare and strengthen his mind against them. It is a sentence which might be repeated with equal import throughout the length and breadth of her great empire by every parent who has his child's interest at heart and had endeavored to do his duty. And the Queen wrought not by precept alone, but by example. Her Majesty never wrote a line, nor uttered a word of advice, that she did not illustrate in her own life. Seldom in the history of man, in humble cot or palace, has so sweet a domestic life been shown as was our Queen's. Seldom has woman had so thoughtful or so loving a husband, seldom a husband so good a wife. The Prince Consort and the Queen had most difficult roles to fill towards one another and towards the public, had it not been for the perfect love which existed between them, and the wonderfully even balance of their characters. How easy it would have been for a man of the Prince's intellect and energy to have attempted to dominate the Queen's policy, and doubt-

HER MAJESTY THE QUEEN AND PRINCE CONSORT.

(From a photograph taken in 1851.)

THE PRINCE OF WALES. PRINCESS ALICE. THE PRINCESS ROYAL.
PRINCE ALFRED. PRINCESS HELENA.

THE QUEEN AND THE PRINCE CONSORT AND THE ROYAL FAMILY.

less to have clashed with her will in so doing, since hers is no yielding spirit. What possibilities existed for disintegrating the empire and weakening the power of the throne! Yet while in other countries monarchies crumbled away, and in England itself hunger and want and chartism and republicanism conspired time and again, the sixtieth year of Her Majesty's reign finds her upon the throne, upheld on the shoulders of three continents, and the vast empire is united more by devotion to the sovereign than by ties of blood, language or commerce.

The Queen and her cousin Prince Albert, were married in 1840, she telling the Archbishop that she wished [illegible] married not as a queen but as a woman.

clouded, and that for years she kept herself almost too much in retirement. But it was not for lack of sympathy with her subjects in their trials. Though she was not to be seen merriest at a state ball, she was often found reading her bible to some invalid in a cottage home, or visiting the hospitals. And as one by one her contemporaries passed beyond the veil, and death again and again visited her home, taking now a child, now a grandchild, now a beloved son-in-law, there had been shown no bitterness in her life, but only an added sweetness, as though she still held communion with the dead,

Till God's love set *her* at their side again.

The Queen has set one other good example to her subjects, that of prudent economy and financial honesty. It is characteristic of her that she said on one occasion, "We cannot afford it," when asked to make a certain purchase, upon which a rich American dame immediately pounced in consequence. She early relinquished all claim upon certain state properties which once went to swell the Royal purse, and one of her earliest acts was the payment of her father debts, and the granting of a generous allowance to her mother. In her management of her fortune she was ably assisted by the Prince Consort, to whose ability is due the fact that when the Prince of Wales came of age he found himself in possession of a considerable private fortune. And the Queen and all her family are foremost in all movements for the benefit of her people.

The Victorian age has been one of peace in comparison with other reigns, yet it witnessed the terrible Indian mutiny and the war in the Crimea. The one, however, checked the advancing hordes of Russia for the remainder of the reign, at least, while the other cemented India to the British throne and ultimately added a new title to the sovereign. The Queen has been not only herself illustrious, but surrounded by illustrious men. Statesmen like Melbourne, Peel, the Duke of Wellington, Palmerston, Beaconsfield, Gladstone and Salisbury have been her advisers; Tennyson, Browning, Swinburne,

FOUR PAGES OF MONTREAL'S ADDRESS TO HER MAJESTY.

(By Edwin Cox.)

and pronouncing "and obey," which it had been proposed to strike out, and he having declared, when denied by Parliament official rank next the Queen, that "while I possess your love they cannot make me unhappy." From that hour, until on the 14th of December, 1861, the Queen, bending over her dying husband, recalled his spirit for a moment by the words "'Tis your own little wife," their wedded life was one of greatest happiness, in which religion and the training of their children ranked among the highest joys. For over twenty years the Prince Consort took upon himself the arduous task of aiding the Queen in her public duties. He was as familiar with state affairs as the ministers, could inform ambassadors of the pitfalls they would encounter at new posts, and his last act was the rewording of the British Memorial on the Trent Affair, which permitted the United States to retreat gracefully and honorably from the false position it had taken.

When this great man was removed, it is little wonder that the Queen's life was

A BIT OF OLD MONTREAL.

French Square (Place d'Armes) in 1840.

have sung immortal songs; Dickens Thackeray and George Eliot have written; Darwin enunciated his famous theory; Tyndall, Huxley and Spencer lured nature to reveal her secret processes; Perkin discovered the analine colors; Ruskin discoursed on art; Carlyle railed against cant; the stage where Shakespeare walked was elevated by the bestowal of a title on its greatest living representative. Many of these men shared in the education of the Royal family, and all reflect honor upon an age that for glory, commerce and general progress can be compared only with that of Elizabeth. When the Queen ascended the throne, Australia was scarcely more than a penal colony, the African colonies were struggling for existence, India was under control of a chartered company, and Canada was a band of disunited peoples in a wilderness, her now most cherished possessions, under the rule of the Hudsons Bay Company. Wise statesmen and a Queen whom all can love, whatever be their race or creed, have made an empire federated in heart if not yet in fact.

...CANADA, 1837-97...

RECENT researches have shown that Canada was a land having a comparatively high civilization when Britain was under the rule of the Saxon Heptarchy, and enthusiastic antiquarians have declared it to be their belief that Soloman traded hitherward, and that Canadian tomahawks helped the fair-haired barbarians to overthrow the Roman empire. Canada, or at least Newfoundland, was the first portion of the continent discovered by Europeans, and the cod fisheries of the Grand Banks antedate the raids of Pizarro and Cortez upon the Aztec kingdoms and their fabulous wealth. But although the history of Canada is so old, there has not been in any other sixty years so great an advance, so wonderful a change as that which has taken place under the reign of Queen Victoria.

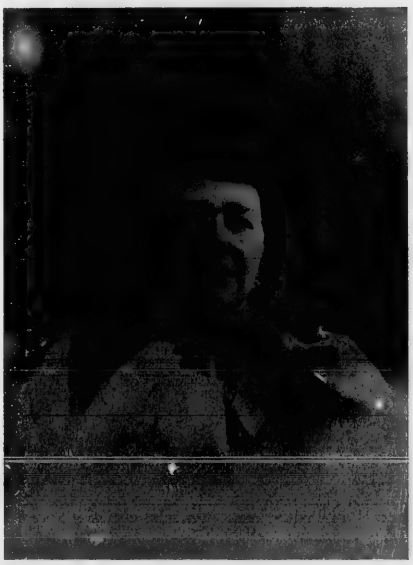
The Canada of 1837 was a very small Canada indeed. It had no foothold on the Atlantic, but straggled along the confines of New Brunswick, with its Gaspe peninsula almost as great a wilderness as the wilds of Africa to-day. It stretched in a narrow belt of settlements westward about to the Ottawa river, beyond which an independant colony, with its own legislature, Governor, tariff and laws, had had its being since 1791. Beyond this younger colony, known as Upper Canada, stretched the thousands of miles of prairie and mountains, which follow the setting sun to the borders of the Pacific ocean, and which were, at that time, an almost unknown region, frequented only by the hunter and ruled by the Hudson Bay Company. In all Manitoba there was not four thousand acres under cultivation, nor more than that number of inhabitants. The population of Upper Canada in 1837 was 397,489 and that of Lower Canada did not exceed 300,000. The Acadian provinces totalled about 400,000 souls. In sixty years the population of what is now the Dominion of Canada has increased five fold, and yet complaints are loud that the country is not growing with sufficient rapidity in this respect.

In 1838 Canada exported only 296,020 bushels of wheat, to-day she is one of the largest wheat exporters of the worlds' nations. In 1834 her total exports were valued at $4,075,688 and her imports at $4,254,580 per annum, figures which scarcely equal the monthly average of Montreal alone to-day.

It was not without much preparation and some vicissitudes that this has been accomplished. The Rebellion in 1837, which took place in the two Canadas, led to the adoption of the principle of Representative government and to the union of the two provinces, in 1841, which foreshadowed the grander confederation which was still to follow. Already, in their isolation, the colonies had been endeavoring to improve their channels of communication, greatly aided by the imperial authorities by independent works and by large grants towards provincial efforts. Prior to the union, the canal systems had been outlined, and during the union they were completed on a scale commensurate with the commerce of the country. Even the railway era had begun previous to Confederation; but the grander work of uniting central Canada with both oceans remained to be carried out. A military road united Acadia with Canada, a road very well constructed, as roads go, but requiring days and even weeks to traverse it. The substitution of a railway for this road had been proposed as early as 1832 by Mr. Henry Fairbairn, and the project was under way, when, in 1842, Lord Ashburton was deceived into giving away to the United States that vast wedge of Maine through which it had been proposed to carry the line; a change of plan being necessitated, involving a considerable lengthening of the journey, which has ever since stood between the Intercolonial railway and its profitable management.

HIS EXCELLENCY THE EARL OF ABERDEEN,

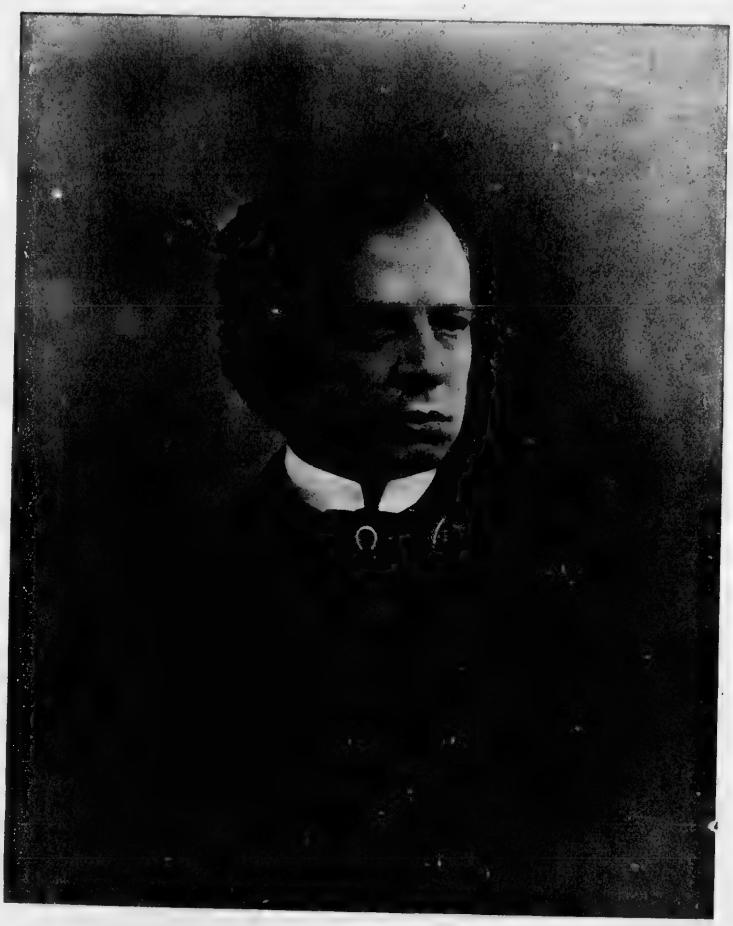
Governor General of Canada.



HER EXCELLENCY THE COUNTESS OF ABERDEEN

When the Queen ascended the throne, Canada had a state church and was still under the bonds of a mediæval feudalism. It was not until 1854 that the questions of the Clergy Reserves and of Seignorial tenure were settled, and the way was paved for the federation of divers races and creeds into one nationhood. It is rather a remarkable fact that Confederation, which has entailed so many and varied blessings upon the country at large, and has placed Canada foremost in the ranks of British Colonies, was the outcome of the failure of the Union of 1841, and engendered by deadlock. The peoples of the two Canadas differed too widely in race and creed, and their parties differed too seriously in policies, for a stable government to remain possible, when, as soon followed, the parties became of almost equal strength. Legislation came ultimately almost to a standstill, and it was in the hope of improving the situation that Confederation was suggested. With the Canadas it was disunion or Confederation, and it was under the wise guidance of providence that the Acadian provinces were discussing a union among themselves, when the Canadian statesmen laid before them the historic proposal for a great Dominion. This Dominion was formed, not without much opposition, and its formation took place by a fortunate circumstance at the commencement of the second half of the glorious reign whose Diamond Jubilee we have just celebrated. Sixty years ago Canada was in the throes of civil strife, her people seeking their rights; thirty years ago the exercise of their rights had brought them to the virtual union of the British North American colonies; and who shall say that the present indications are not that Canada again has taken the first step towards a still wider federation, the federation of the Empire!

The Confederation of 1867 included Ontario, Quebec, Nova Scotia and New Brunswick. The Dominion promptly purchased the rights of the Hudsons Bay Company in the North-West, and in 1870 the province of Manitoba was constituted and added to the Dominion with due representation. A year later British Columbia entered the Dominion, stipulating that she be given communication with the sister provinces within ten years, a stipulation which in view of the enormous territory to be traversed was most important, and has led to the construction of the



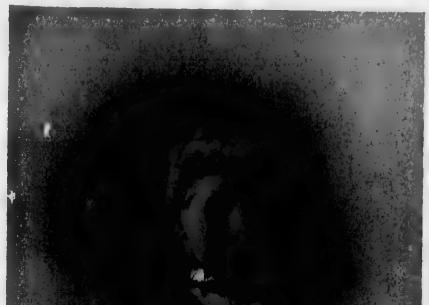
RIGHT HON. SIR WILFRID LAURIER, P. C., G. C. M. G.

Premier of Canada.

largest railway system in the world, over rivers varying in width up to two miles, and mountains where eternal snows gleam coldly in the summer sun. In 1873 Prince Edward Island entered the federation, and of the British possessions on this continent only Newfoundland, the oldest of them all, remains isolated. In 1880 Canada annexed all adjacent British territory, with the exception of Newfoundland, and two years later the Districts of Assiniboia, Saskatchewan, Alberta and Athabaska were constituted. Still later Canada has taken cognizance of the vast Yukon territory bordering upon Alaska, where she has valuable mines.

The growth of Canada may also be well indicated by the fact that most of her important towns date their incorporation during Her Majesty's reign. Montreal and Quebec were incorporated in 1840, Halifax in 1841, Kingston and Hamilton in 1846, Fredericton in 1848, London, Ottawa and Charlottetown in 1855, Three Rivers and St. Hyacinthe in 1857, New Westminster in 1860, Victoria in 1862, Winnipeg in 1873, Hull in 1875, St. Catherines in 1876, Belleville and Brantford in 1877, and Guelph in 1879; since which time town after town, growing rapidly under the development of manufactures, has sprung into being and obtained its charter.

The houses of Montreal were first lit by gas in 1837, the decimal system of currency was adopted in 1857, and our first silver coins were issued two years later. Our fine banking system dates only from the middle of the reign; the dawn of photography in this country began in Quebec, where daguerreotypes were taken in October, 1840; we did not have control of our own post offices until 1851, when an uniform rate of nine cents was introduced, now cut down to three. We had no envelopes when Victoria began her reign and no post cards before 1871, and did not join the postal union until 1878. In our cities we had no street railway until 1861, when both Montreal and Toronto began their present magnificent systems with horse cars, which in Montreal, at least, were wont to wait for the ladies while they shopped. The telegraph in Canada dates back only to 1847, in which year Montreal was connected with Toronto, Buffalo, Quebec, Albany and New York. Nineteen years later the Atlantic cable was in operation.



LADY LAURIER.

In education, Canada has advanced greatly. Our great University of McGill, with its hundreds of students, its magnificent buildings with all modern appliances, its libraries and museum, was not in operation when Victoria came to the throne. McGill, Bishops, St. Mary's, Laval, Morrin, King's (Toronto); Queens (Kingston); Toronto University, Trinity, St. Michael's (Toronto); St. Joseph's (Ottawa); the Guelph Agricultural College, Kingston Royal Military College, Dalhousie (Halifax); St. Mary's (Halifax), Acadia (Wolfville); the University of Manitoba, and nearly all the Theological colleges of Canada threw open their doors to the Canadian youth only after 1837.

Canada has not lacked great men during the past sixty years. Her greatest man, Sir John A. MacDonald, began his public career a few years after the Queen ascended the throne, and was laid in his grave but a few years before this Diamond Jubilee. Such men as Cartier, Mackenzie, Thompson, Abbott, Bowell and Laurier have worn his mantle of Premier. Men like Sir Allan McNab, Sir Samuel Cunard, Sir Hugh Allan, Sir John Rose, Sir John Young, Sir Wm. Fenwick Williams (of Kars), Sir A. T. Galt, Sir Francis Hincks, Sir Wm. Logan, Sir Wm. Dawson, and scores of others, added lustre to the reign. Singers of sweet song like Reade, Murray, Sangster, Muir, Roberts, Lampman, Martin, Duvar, F. G. Scott, and Bliss Carman have made a Canadian Victorian literature, to which Frechette, Lemay, Sulte and others added splendor in their mother tongue. The foundation of our Archives Department has for the first time enabled our history to be accurately known, and Dr. Kingsford and Sir James LeMoine have labored arduously in this field. All things considered, Canada has advanced from childhood to maturity under the Queen's rule, and stands to-day side by side with the motherland, not her most populous colony, but the most compact, independent, progressive and influential.

H. R. H. PRINCE OF WALES.

H. R. H. PRINCESS OF WALES.

THE JUBILEE IN MONTREAL.

IT is not too much to expect that this Souvenir Number of the METROPOLITAN will be carefully preserved as a fitting memento of the august occasion of the Queen's Diamond Jubilee, nor is it too far-fetched to suppose that those who come after the present possessors will read with interest of the doings in Montreal upon a time with respect to which their memory is vague and shadowy, but which will seem to live again in the printed page.

For this reason, we chronicle the extents of the Montreal celebration in their order.

Preparations had been on foot for over a month, and the gratifying circumstance was early developed that the people, as a whole, desired to participate in a tribute of love and loyalty to their Queen. The French-Canadians undertook to merge their annual St. Jean-Baptiste procession in that of the great civic parade, while all the societies and orders in the city expressed the desire to participate.

The first notable spectacle was that of six thousand Protestant school children, assembled on the M. A. A. A. Grounds, singing patriotic songs, waving British flags, and calling down, in their childish voices, the blessing of Heaven upon the august Lady who has ever been a child-lover. By many this demonstration was considered to be the most gracious of all the features of the demonstration.

It was deeply regretted that all the children, numbering eight thousand, could not participate, and that the parents and friends had been excluded from the grounds, by arrangement with the directors, who feared the destruction of the turf. The children were arranged in schools on the grand stand, while the Commissioners and about one hundred invited guests faced them from a platform out upon the sward.

The proceedings began by the singing of the Doxology. This was an inspiring and moving sight, and many felt their eyes grow dim as they regarded the fresh, happy children, lifting up their treble voices in praise and thanksgiving to Almighty God for the blessings of the Queen's reign. The "Maple Leaf," the "Red, White and Blue," "Rule Britannia" and other songs were subsequently rendered, a cheering spectacle being that of the children waving British flags as they reached the line: "Three cheers for the red, white and blue."

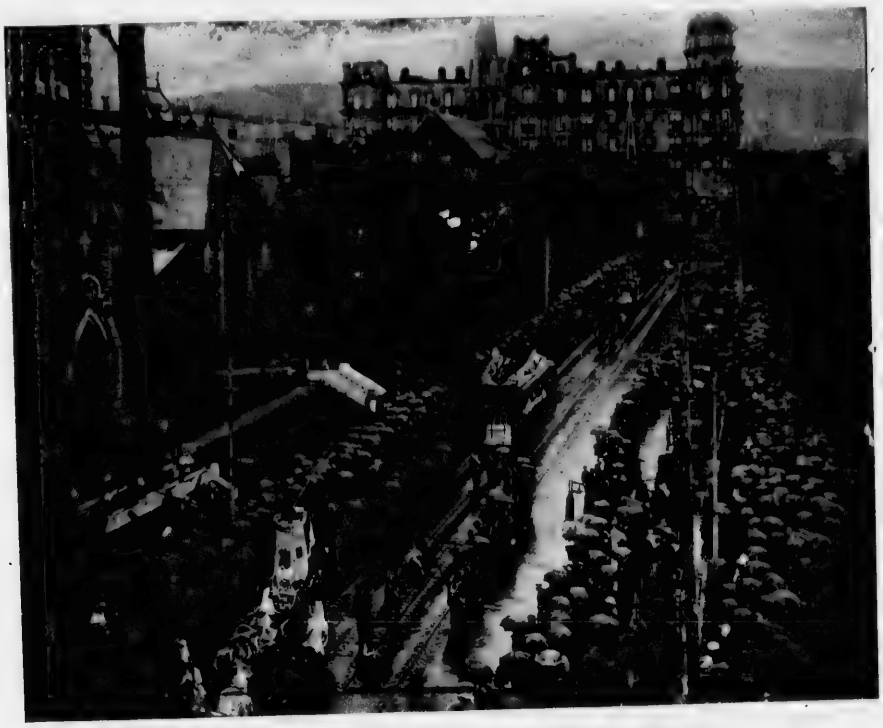
A company of the Sixth Fusiliers, under Major Atkinson, performed the ceremony of trooping the colors, which was greatly enjoyed by the children, who were permitted participation by saluting the colors as the latter were borne past the grand stand. This, to the accompaniment of music, was a thrilling sight which touched all present. Finally, the Mayor (who is also a School Commissioner) called for three cheers for the Queen, which were given lustily. Each pupil, upon retiring, was presented with a medal of the Queen, as a souvenir of a happy and thrilling occasion, which will live forever in their memory. The Commissioners present were Rev. Dr. MacVicar (Chairman), Ven. Archdeacon Evans, Rev. Dr. Shaw, His Worship the Mayor, and a limited number of representative citizens.

On the following Sunday there was an imposing military parade, in which three thousand troops took part, and which was witnessed by tens of thousands of our population, which, the day being fine, turned out *en masse*. The regiments formed on the Champ de Mars, and proceeded by Beaver Hall Hill to their respective churches, where special services were held.

The evening of this day witnessed another imposing and solemn demonstration in the Notre Dame church, when a "Te Deum" was sung in thanksgiving for the glorious and happy reign of the Queen. The church authorities had spared neither pains nor expense to give to this unique occasion that character of impressiveness which is the peculiar distinction of the Latin church. Not merely was the vast edifice decorated but a multitude of electric lights had been provided which, at a given moment, flooded the altars, the people, the whole church, with streams of light, the effect of which was at once superb and startling. Moreover, the ordinary choir had been augmented by about three hundred voices; the Papal Ablegate sat upon his throne; the Governor General of Canada, Sir Adolphe Chapleau, the Mayor of Montreal, and all that was authoritative in civil, and civic and religious life, attested the solemnity, the interest, the august dignity of the occasion. As if to add emphasis to every accessory which had been employed

PROTESTANT SCHOOL CHILDREN AT THE MONTREAL ATHLETIC GROUNDS,

Giving Three Cheers for the Queen.



THE CIVIC PROCESSION PASSING DOWN WINDSOR STREET.

BANK OF MONTREAL—SHOWING JUBILEE DECORATIONS.

to give *éclat* to the occasion, Cure Troie ... after him, Mgr. Merry del Val, announced to eighteen thousand people ... while at one time the French-Canadians might have felt themselves bound simply by their duty to render homage to the Queen, they now, from their experience of her love and sympathy, were moved by spontaneous affection for her person and throne. Notable words, which should go a long way to heal any acerbities which still linger in this good old Province of Quebec.

Monday was the great civic day, when all sections united in a parade through the streets of the city. The French-Canadians, as already stated, had determined to merge their St. Jean-Baptiste celebration in the general procession. As it turned out this proved the great feature of the day. The English had, from a feeling of cordiality, cheerfully conceded the first place to their fellow-citizens, feeling, first of all, that the Street Railway Company, the crash of bands and the various costumes of the thousands of men who composed the parade itself, a unique spectacle was presented, which, in a hurried day, set forth much of the story of this good old Province of Quebec. In addition to all this, there was, to be sure, the various societies of artisans, as well as the members of the benefit societies, both French and English, the whole giving a good notion of the solidity and strength of our industrial activities.

At night the city was illuminated. This expression is to be taken literally, for there was hardly a house within the bounds of Montreal in which some attempt at decoration and illumination had not been made. This denoted the spontaneity of the celebration, which was its happiest feature. There were, indeed, the more formal and elaborate illuminations of the public squares and public buildings, which attracted, it seemed, the finest in the city. The crown and coat of royal arms had been set forth in living letters, while the pillars had been tastefully draped and made to glow with red, white and blue lights, the general effect being almost magical in its beauty.

The Merchants' Bank, Molsons' Bank, the C. P. R. and Grand Trunk offices, the Street Railway Chambers, the newspaper offices, the great insurance offices, were all illuminated, and in front of each was an admiring crowd of men, women and children, who remained till after midnight feasting upon the spectacle.

The Grand Trunk station was artistically treated, and the locomotive, picked out in gas jets, was particularly admired. The C. P. R. station has a large and commanding frontage, and there was opportunity to be impressive. The whole building was illuminated, both on Osborne and Windsor streets, while in front there were, in electric lights, the words—"Victoria—Queen—Empress." Standfore and after that event. The troops were divided into three brigades, as follows:

Lieut.-Col. Butler, 1st Prince of Wales, divisional commander; Major Campbell, brigade major.

FIRST BRIGADE.

Lieut.-Col. Cole, 2nd Regt. C.A., commanding; Capt. Ibbotson, brigade major.
"A" Squadron 6th Hussars, Capt. Whitley in command, 4 officers and 46 troopers, total ...
3rd Montreal Field Battery, Capt. Costigan in command, 4 officers, 88 non-commissioned officers and men; total, 89.
Blue Jackets from H.M.S. "Talbot," Commander Boyle, 9 officers and men.
R. M. C. Gentlemen Cadets, numbering about 30.
2nd Regiment Canadian Artillery, Lieut.-Col. Cole in command, 20 officers, 291 non-commissioned officers and men; total, 311.

SECOND BRIGADE.

Lieut.-Col. Bell, 57th Battalion, commanding; Major des Troismaisons, brigade major.
Governor-General's Foot Guards, Lieut.-Col. Hodgins in command, 16 officers, 276 non-commissioned officers and men; total, 292.
5th Royal Scots of Canada, Lieut.-Col. Strathy in command, 28 officers, 297 non-commissioned officers and men; total, 325.

THE CIVIC PROCESSION PASSING ALONG ST. CATHERINE STREET.

French had a superior genius for spectacle, and also that as they had expressed a keen desire to take a forward part to show their loyalty, they should be permitted to ratify their desire. The representation was historic, poetic, histrionic and ludicrous. That is to say, it was designed to express the ancient history of the province, the poetic associations of a simple day, the dramatic situations of history, and the farcical elements which form part of the life of Jean-Baptiste. There was, further, the serious purpose of setting forth the progress which had been made in agriculture, art and science during the past sixty years, and in this regard success was attained. Some of the allegorical designs were exceedingly elaborate; others were whimsical, while the grotesque provided laughter for the multitude.

There was more or less rain during the passing of the procession, but ardor was not quenched, and between the allegorical cars, the prettily illuminated floats of the entire population, which blocked the streets till one o'clock in the morning. Dominion Square, with its thousands of lights, formed in long festoons, stretching from tree to tree, was veritable fairyland. It was here that the crowd was densest. Victoria Square had also its thousands of admirers. The Queen's statue had been gorgeously illuminated, thousands of varicoloured lights having been employed, while the base had been tastefully arranged with flowers. Lights, too, of the proper colours, red, white and blue, had been strung between the trees and upon wires, and although the square is naturally rather sombre and bare, the effect was entrancing. St. Louis Square had been decorated with much taste, and as this is probably the prettiest square in the city, though after a more formal type, a great multitude found sufficient satisfaction in admiring it in its new dress without troubling about other points of interest.

The illumination and decoration of the Bank of Montreal was conceded to be ing at the top of the hill, the station was seen at an immense distance; viewed from the mountain, it flashed in a golden glory. The Windsor Hotel, too, was handsomely illuminated, and this lent additional charm to Dominion Square, which it flooded with light.

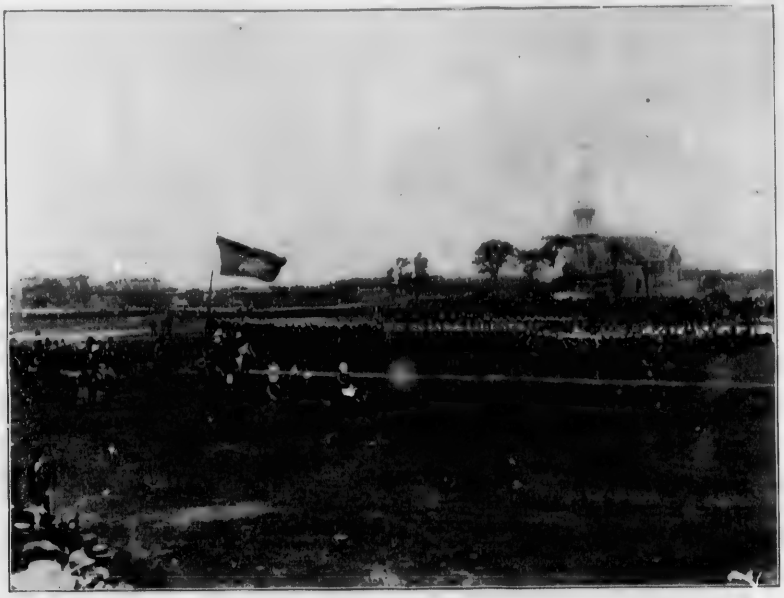
It is to be understood that all the streets were blocked with people; that in every part of the city crowds rendered vehicular traffic impossible; and that, at the same time, in the residential streets, every doorway and window almost had its quota of electric or other device.

Tuesday was the day of the great military parade. The people evinced even more interest in this event than in those which preceeded it, so deep in the common breast is the love of the scarlet coat, well set-up figure and the clash of arms. It would be hazardous to name a figure, but it is probably safe within the mark to say that, all told, fifty thousand people witnessed the parade, either on the grounds proper or in the streets be-

53rd Sherbrooke Battalion of Infantry, Lieut.-Col. Worthington in command, 16 officers and 220 non-commissioned officers and men; total, 236.
6th Battalion Fusiliers, Major Mitchell in command, about 10 officers and 250 non-commissioned officers and men, or a total of 260.
"B" Company 1st Regiment Vermont National Guard, Capt. Greene in command, in number 40.
57th Battalion Peterborough Rangers, Lieut.-Col. Bell in command, 17 officers, 257 non-commissioned officers and men; total, 274

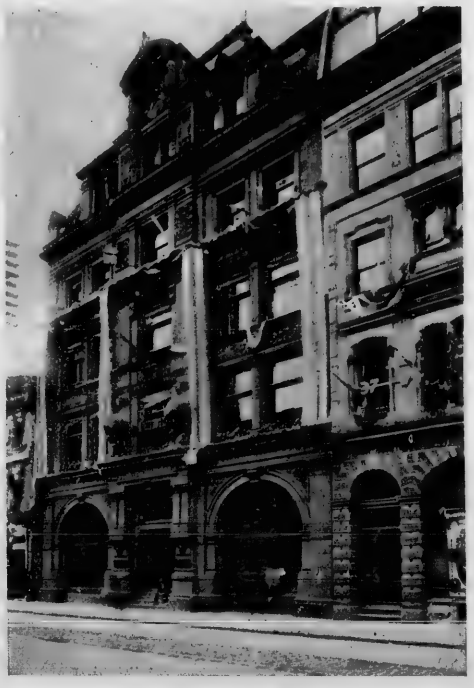
THIRD BRIGADE.

Lieut.-Col. Starke, 3rd Victoria Rifles, commanding; Capt. Leslie, brigade major.
1st Prince of Wales Regiment; Capt. Porteous in command; 30 officers, 281 non-commissioned officers and men; total, 311.
14th Battalion Princess of Wales Own Rifles, Lieut.-Col. Smith in command; total of officers, non-commissioned officers and men, 314.
65th Battalion Mount Royal Rifles, Major Mackay in command, 24 officers, 221 non-commissioned officers and men; total, 245
3rd Victoria Rifles of Canada, Major Bustead in command, 28 officers, 304 non-commissioned officers and men; total, 332.
Volunteer Veterans, Lieut.-Col. Frank Bond in command, 12 officers, 248 non-commissioned officers and men; total, 260.
Army and Navy Veterans, 96 officers and men.
Mount St. Louis Cadets, 153 officers, non-commissioned officers and men.
Highland Cadets, total of all ranks, 68.
Boys' Brigade, 4 officers, 110 boys; total, 114.



MILITARY REVIEW.—THE MARCH PAST.

NORTH BRITISH AND MERCANTILE INS. CO.'S BUILDING.



STANDARD LIFE ASSURANCE CO.'S BUILDING.

The march past was a fine movement, for, although all the troops seemed to look well as they entered the field, there was an added smartness as they passed the saluting point, which was noticed with much appreciation. Every regiment was cheered as it passed the grand stand, but the Bluejackets, the Fifth Royal Scots, the Victoria Rifles and visiting corps were received with tumultuous applause. One noted, in the marines and bluejackets from the H. M. S. "Talbot," that precision which mocks the accuracy of clockwork, and which is only possible to long and constant training. The volunteers were smart and well set up; it is the regular only who realizes the military ideal of perfection of bearing, precision of movement, and an attitude of fearless ease.

The *feu de joie* was lacking, which was much to be regretted, but the Montreal Battery fired twenty-one guns; the Mayor read the Queen's loving message to her subjects in Canada, in which she prayed the blessing of God to rest upon them; Lieut.-Col. Houghton called for three cheers for the Queen, which were given by the men first and the officers afterwards around the saluting point; and after two hours' patient sitting or standing, the vast concourse broke up only to catch up to the departing troops on the streets of the city, which were at least free, unlike the park, upon which cupidity had erected a grand stand for speculative purposes.

The culmination of the celebration was reached at night when the display of fireworks took place from the brow of Mount Royal. The whole city appeared to turn out to witness this entrancing spectacle. The set pieces were extremely elaborate, and were received with unbounded applause. These included the royal coat of arms and the picture of the Queen, absolutely life-like. The latter, limned in brilliant colours, was beautifully outlined. The recognition was instant and universal. A roar of applause went up all over the city. The display lasted over an hour, and was at once varied and brilliant.

The illuminations, too, were admired to the full in the beautiful June night, clear and sweet, with an effulgent moon. All the great squares were thronged to a late hour; all the leading streets were packed with people; thousands of children, apparently abandoned to their own ways for the nonce, roamed the city free and untrammelled.

St. Catherine Street was one blaze of light, while all the residential streets leading therefrom to Sherbrooke had been charmingly illuminated by the citizens. Sherbrooke itself was aglow, while McGill University was like fairyland, lanterns having been strung between the trees and the central buildings having been hung with gas and electric devices. And higher than the University, on the brow of the mountain itself, were throbbing lights which spelled "V.R." which made a wonderful glow amid the trees, which seemed to give sanction and character to all that had occurred below in the city. And it was from the mountain that the best view of the city was to be obtained.

"Sown in the wrinkles of the monstrous hills,
The city looked like a grain of salt."

On the evening of the 21st, there was a citizens jubilee banquet at the Windsor Hotel, ably presided over by our esteemed Mayor, Mr. R. Wilson-Smith, whose references to the Victorian Era were received with great enthusiasm.

Altogether, while it had been expected that Montreal would put her hand to some noble monument which would endure through the generations, it can be said that the citizens of the first city of the Dominion showed forth their love and loyalty with a spontaneity not surpassed in any portion of the Empire.

ST. JAMES STREET—FROM PLACE D'ARMES.

CO.'S BUILDING.

SONS OF ENGLAND CELEBRATION.

The Royal Salute at St. George's Club House by Montreal Field Battery.

NEW VICTORIA BRIDGE.

The present Victoria Bridge, long one of the best known bridges, and at the time of its construction regarded as the "eighth wonder of the world," will soon be a matter of history.

It is safe to say that no branch of engineering has developed more rapidly than that of bridge designing and construction, and it may be just as confidently said, that no railway bridge ever built created at the time such universal admiration for its noble proportions, and the skill displayed by its engineers, as well as amazement at its gigantic size and stability, than did the Victoria Bridge.

Being built, with little or no precedent for many important details connected with the structure, one is bound, even now, to acknowledge the wisdom and farsightedness of the engineers and contractors who planned and built it.

The iron tubes are a mile and a quarter long, the weight being 9,044 tons; and the area of surface requiring painting is 32 acres, for each coat. Over 3,000 men were employed in its construction, and, in round figures, its cost was $7,000,000.

For over a generation it supplied the wants of Montreal, but of recent years so great has been the development of the city, and the consequent increase of traffic via the Grand Trunk Railway, that the bridge had become too small, and the present management has concluded a contract whereby the Dominion Bridge Company and the Detroit Bridge and Iron Company will speedily begin the reconstruction of this historic bridge.

The present structure was formally opened, upon the visit of His Royal Highness, the Prince of Wales, to this country, August 25th, 1860—when he laid the last stone, and drove the last rivet. The occasion was celebrated in a befitting manner, and is to-day remembered, and often referred to, by the older residents of the city.

The work was first begun on the present structure on the 22nd day of July, 1854. Five years and a half were occupied in its construction; while the new structure is expected to be placed in position, at the end of twelve months. The undertaking of this great work is an indication that the "Pioneer road of Canada" is again in the foreground, as a leader in the progress of the Dominion. The new structure will give every facility for the rapid transit of its passengers and commerce.

The appearance of the new Victoria Bridge will be very different to that of the present structure, and as the old bridge was a monument to the genius and engineering skill of forty years ago, so the new steel structure—which is designed in such a manner that each part will bear its own proper share of the largely increased weight of the heavy modern locomotives and trains—will be built in accordance with the best practice of the present time, the total weight of the metal of the new structure being about 40,000,000 pounds.

The accommodation provided by the new bridge will, of course, be largely in excess of that now provided. Instead of a single track, there will be double tracks, for steam and electric cars, driveways and footwalks.

The present masonry, iron tubes will be replaced by open steel lattice-work trusses; between these trusses the railroad tracks will be placed, and outside of them—carried by extensions of the floor beams—will be the driveways and footwalks.

Whether or not the early builders had in view the possibility of a double track being required, the substantial manner in which they designed the masonry is fully appreciated now, as a small increase of some six or seven feet in the length of the upper part of the piers is all that is necessary to carry the new superstructures. This increased length will be obtained by building up from the saddles on the tops of the cut-waters, which will not, however, be reduced in height or efficiency. These piers are of blue limestone, each containing about 8000 tons—or a total of about 222,000 tons—and rise to a height of 60 feet from the water. When built, the undertaking was beset with many serious difficulties. The contractors, in addition to having to contend with the swift waters of the rapids, were required to devise means to withstand the "shoves" of ice—which sometimes averaged several feet in thickness, with a pressure of millions of tons.

The new superstructure will consist of twenty-four steel spans, each 254 feet long, between centres of end pins, and the span of 348 feet long. The width, in the clear between the trusses, will be 28 feet, and the width over all, about 65 feet. The clear height from the rail to the struts of the overhead bracing will not be less than 22 feet. In addition to the weight of the flooring—which in itself will weigh 2,300 pounds per lineal foot—each span is designed to carry a train on each track, moving in opposite directions, at the rate of 45 miles per hour, each train consisting of two consolidated locomotives, coupled together, each weighing 284,000 pounds, followed by a train weighing 4,000 pounds per lineal foot; also electric trains, weighing 1,100 pounds per lineal foot, moving at 25 miles per hour; and crowded roadways and footwalks.

Full allowance is also made for the strains, caused by wind pressure, and a variation of temperature, of 90 degrees, is provided for.

The material used is to be the best of its kind, and will be subjected to severe tests, before being accepted.

The Dominion and Detroit Bridge Companies, who have contracted for this important and very extensive undertaking, are both substantial and responsible companies, and fully able to carry to a successful conclusion the work they have contracted for—and which will be a monument to their skill and enterprise.

Mr. Joseph Hobson, the Chief Engineer of the Grand Trunk Railway, will have general charge of the work of construction and erection.

Our Captains of Industry.

THE New World has been, in this northern portion of it, blessed with an almost uninterrupted peace for over a century, the only important exception being the horrible civil war in the United States. The history of this continent is, therefore, very different from that of Europe, where the tramp of armed men is still to be heard in the night watches. The battles of this continent have been fought with the plowshare, the axe and the steam engine, and its heroes have risen from desk to desk, from clerkships to partnerships. The following pages endeavor in some measure to describe the peaceful war of commerce which has added to the British Crown more territory than ever was won and held by force of arms alone. It is not a romantic history, for the coldest deeds of commerce are done in silence, and the glorious failures are lost amid those which are inglorious; yet to the thoughtful man who pauses to consider what must have been the efforts and the risks which extended a business over an ever growing area, and piled capital upon capital without ceasing, these records of some of the leading representative houses of Montreal, and consequently of Canada, will not be without interest.

BANK OF MONTREAL.

Established 1817.

Head Office Montreal.

CAPITAL (*all paid up,*)	•	$12,000,000 00
RESERVED FUND,	•	6,000,000.00
UNDIVIDED PROFITS	•	856,343.19

BOARD OF DIRECTORS:

LORD GLENCOE, Pres.
HON. G. A. DRUMMOND, Vice-Pres.
A. T. Paterson, Esq. — W. C. McDonald, Esq.
Hugh McLennan, Esq. — B. B. Angus, Esq.
E. B. Greenshields, Esq. — A. F. Gault, Esq.
W. W. Ogilvie, Esq.

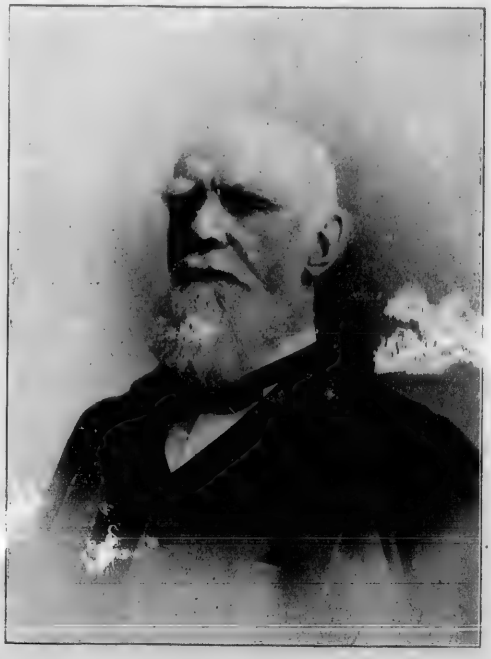
E. S. Clouston, General Manager.

The Bank of Montreal opened for business on Monday, 3rd November, 1817, in premises in a building belonging to the Armour Estate, situated on St. Paul Street, between St. Nicholas and St. Francois Xavier Streets, with a paid-up capital of $350,000.

The first President was John Gray, and the first Cashier was Robert Griffin.

In the year 1819 the capital was increased to $650,000, and in the following year to $750,000. In 1829 the capital was $850,000; in 1841, $3,000,000; in 1845, $3,000,000; in 1855, $4,000,000; in 1860, $6,000,000; in 1873, $12,000,000 at which it now stands.

In the first full year (1819) of the Bank's operation, a Dividend was paid



LORD GLENCOE,

Canadian High Commissioner to London.

at the rate of 8 per cent. per annum, and since then (with the exception of the years 1827 and 1828, when the Bank did not pay any dividend), the annual dividends have ranged from 6 per cent. to 16 per cent.; or say, a dividend of 12 per cent. with a bonus of 4 per cent., according to the earnings. But of late years 10 per cent. per annum has been the rate paid.

After 8 per cent. had been paid as dividend in 1819, a balance of $4,168 remained on hand, and was laid aside as a rest. From that date of small beginnings the rest has steadily grown. In 1825 it was $30,780, going down to $12,064 in the following year, and then up again to $107,084 two years later; in 1830 it stood at $31,360. Five years later it stood at $80,660, reaching $197,828 in 1837; in 1840 it showed $89,480; in 1850, $120,193; in 1860, $740,000; in 1870, $3,000,000; in 1880, $5,000,000; in 1883, $5,750,000 and now it stands at $6,000,000, and there are additional undivided profits amounting to $856,348.

On the 1st January, 1858, the system of decimal currency was adopted in the Bank of Montreal, and since that date all monetary transactions have been recorded in the Bank's books in dollars and cents. Previous to that date, the Bank's books were kept in what was styled Halifax currency—pounds, shillings and pence,—the pound being of the value of $4.00.

On the 1st January, 1858, the Montreal Branch was established as a distinct and separate business from the Head Office, Mr. E. H. King being appointed as its first Manager.

In the year 1862, the designation of the Chief Officer of the Bank was changed from Cashier to that of General Manager. Mr. David Davidson was the first General Manager.

On the 1st January, 1893, Mr. E. S. Clouston being General Manager at the time, the Bank of Montreal became the Financial Agents in England of the Government of the Dominion of Canada.

The Branches of the Bank of Montreal are as follows :—

CANADA:

Province of Quebec:—Montreal, Quebec.

Province of Ontario:—Almonte, Belleville, Brantford, Brockville, Chatham, Cornwall, Deseronto, Fort William, Goderich, Guelph, Hamilton, Kingston, Lindsay, London, Ottawa, Perth, Peterboro, Picton, Barnia, Stratford, St. Marys, Toronto, Wallaceburg.

Province of New Brunswick:—Chatham, Moncton, St. John.

Province of Nova Scotia:—Amherst, Halifax.

Province of Manitoba and North West Territories:—Winnipeg (*Manitoba*) Calgary (*Alberta*), Regina (*Assiniboia*).

Province of British Columbia:—Nelson, New Westminster, Rossland, Vancouver, Vernon, Victoria.

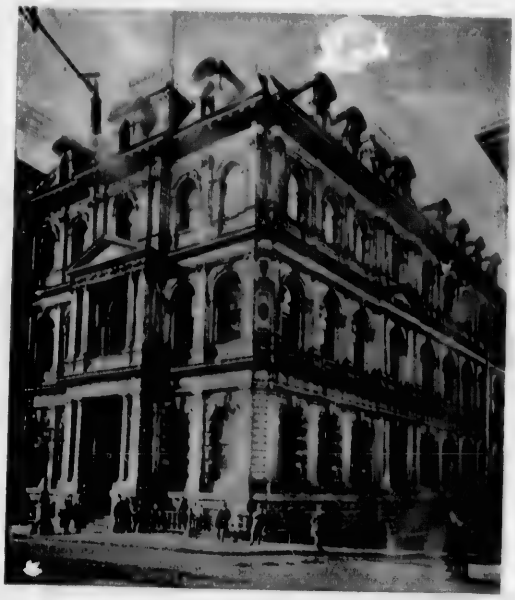
NEWFOUNDLAND:—
St. John's.

GREAT BRITAIN:—
London, 22 Abchurch Lane, E.C.

UNITED STATES:
New York, 59 Wall St.; Chicago, 184 La Salle St.

THE MERCHANTS BANK OF CANADA.

This bank was first organized in 1864, with a paid up capital of $100,000, the late Sir Hugh Allan being at the head of the Board of Directors. For some time it was only a local bank of this city, but on the failure of the Commercial Bank of Kingston it took over the whole of its business, and has ever since been a bank with numerous branches in various parts of the Dominion. For a considerable period it has pursued a course at once conservative and progressive, gradually adding to its reserve fund, which now amounts to one-half of the capital of the bank, viz., $3,000,000, making it in point of paid up capital and surplus the second in the Dominion, and its notes, like those of other banks, pass without discount in any part of Canada. It has unsurpassed collection facilities, and controls a very large business in collections for United States bankers and firms. Interest is allowed



MERCHANTS BANK OF CANADA.

on savings banks' accounts and deposit receipts at the most favourable current rates, and letters of credit are issued which are available in all parts of the world. Besides the head office here, there are thirty-four branches at various points in the Provinces of Quebec and Ontario and Manitoba, and a New York agency, at 52 Williams street, in charge of J. B. Harris, jr., and T. E. Merrett as agents, and in all its departments it is ably managed, with bankers and correspondents representing its interests in the United States, Great Britain, Newfoundland, Nova Scotia, New Brunswick and British Columbia. The capital paid up is $6,000,000, the Rest $3,000,000, and last annual statement showed deposits of $10,629,963.29, while the total resources were $23,595,689.58. The president is Andrew Allan, of H. & A. Allan; the vice-president is Hector Mackenzie, while the other directors are Jonathan Hodgson, H. Montagu Allan, John Cassils, J. P. Dawes, T. H. Munn, of Quebec; Robert Mackay, of Montreal, and Thos. Long, of Toronto. The general manager, Mr. George Hague, was born in England, and has made banking a profession, his early training being in English banks. Mr. J. S. Meredith, manager of the local branch, has held his present position for ten years, while Mr. A. J. Ferguson, assistant manager, has been 25 years with the bank.

MOLSON'S BANK.

THE MOLSON'S BANK.

The Molsons Bank, which has its head office at 200 St. James street, was originally founded in 1851 by the late William Molson, Hon. John Molson and Thomas Molson, and in 1855 was incorporated by act of Parliament, the officers now being W. Molson MacPherson, president; S. H. Ewing, vice-president; Messrs William Ramsay, Henry Archibald, S. Finley, J. P. Cleghorn and H. Markland Molson, directors, and F. Wolferstan Thomas, general manager. The bank has a paid-up capital of $2,000,000, a rest fund of $1,400,000, assets $15,580,084.37, while it held deposits of $9,810,842.91. The bank receives the approved accounts of business firms and individuals, makes loans and discounts and attends to collections at all points, issues commercial letters of credit and travellers' circular letters available in all parts of the world. It has correspondents at all principal places in the British Empire, continental Europe and the United States, and has branches at Sorel, P.Q., at Aylmer, Brockville, Clinton, Exeter, Hamilton, London, Meaford, Morrisburg, Norwich, Ottawa, Owen Sound, Ridgetown, Smith's Falls, St. Thomas, Toronto, Toronto Junction, Trenton, Waterloo and Woodstock, Ont.; Winnipeg, Man., and Calgary, Alberta. Besides its head office at 200 St. James street, the bank has a branch on St. Catherine street, and is especially prominent in connection with the financial interests that centre in Montreal. The late president, John H. R. Molson, had a life-long training in financial affairs, and had held his present office since 1887. He was also a director of the Montreal City & District Savings Bank and the Standard Life Assurance Company, and identified with other large interests. Mr. S. H. Ewing, the vice-president, was formerly one of the proprietors of the Montreal Coffee and Spice Mills, and is now retired, and is a director of the Sun Life Assurance Company. The general manager, Mr. F. Wolferstan Thomas, who has held that position for thirty years, was formerly manager of the Bank of Montreal in London, Ont., and he is now president of the Canadian Bankers' Association.

LA BANQUE JACQUES-CARTIER.

This Bank, which has a paid up capital of $500,000 and a surplus of $200,000, is now the oldest of French Canadian Banks. Its President, Honorable Desjardins, has been nearly half a lifetime a Director of the Bank. He has been continuously, from 1874, a Member of Parliament at Ottawa, was elevated to the Senate, and has been Minister of Public Works in the Federal Government, and was for a time Mayor of Montreal. Of the present Board of Directors, Hon. A. Desjardins sat nearly twenty years as President.

Mr. A. S. Hamelin, Vice-President, has been a Director of the Bank for fifteen years, and brings to the Council of the Bank a knowledge of nearly twenty years of experience as wholesale merchant, having been one of the principal partners in the prominent wholesale grocery firm, Hudon, Hebert & Co., of Montreal.

The other Directors are MM. Dumont Laviolette, G. N. Ducharme and L. J. O. Beauchemin, all of them being sagacious and thrifty men of business.

The shareholders of the Bank must feel great confidence in the management of their interest, supervised as they are by men of such distinguished ability and high character.

The present Bank building, fronting on Place d'Armes Square, is most extensive, solid, ornate and commodious.

The Bank has now thirteen places of business. Head office, Montreal, with four Savings Bank branches in each part of the city, and eight country

branches: Edmondton, Alberta, N.W.T., Hull, P. Q., Victoriaville, Quebec (Haute-Ville), Quebec (Basse-Ville), Fraserville, Beauharnois and Valleyfield.

The following are the Bank Correspondants:

Canadian Agents in Ontario—The Molson's Bank and its branches.

Agents in the United States—The Bank of America, the National Bank of the Republic, New York; the National Park Bank, the Hanover National Bank, the National Bank of the Commonwealth, the Merchant's National Bank, and the National Bank of the Republic, Boston; the Bank of Montreal, Chicago.

European Agents—Le Crédit Lyonnais and Le Comptoir National d'Escompe de Paris at London, England, and Paris, France.

Public confidence in a Bank so largely depend upon the character of its manager, that a short account of one who has always been in the front rank of his profession may be of use as well as of interest to the reader. Mr. Tancrède Bienvenu, General Manager of La Banque Jacques Cartier, was born in Varennes, Province of Quebec, 1859. Being an apt arithmetician, upon leaving school he was taken into the wholesale hardware business, where he remained six years, until he entered at La Banque Jacques Cartier, some fifteen years ago, where he gradually rose from his position as accountant to his present position. After being for some years Inspector and Assistant Manager, upon the retirement of Mr. A. L. de Martigny, Mr. Bienvenu became General Manager. He has a high reputation as a financier, and results have already justified its appointment.

Union Assurance Society.

In this year of diamond jubilee sixty years may be said to constitute an epoch. To the average person that period of time seems almost more than one can hope to compass, so many have lived, attained to positions of eminence, and died within the three score years. Yet sixty years is not beyond the scope of the memory of many now living, who recall the accession of Her Most Gracious Majesty Queen Victoria to the throne.

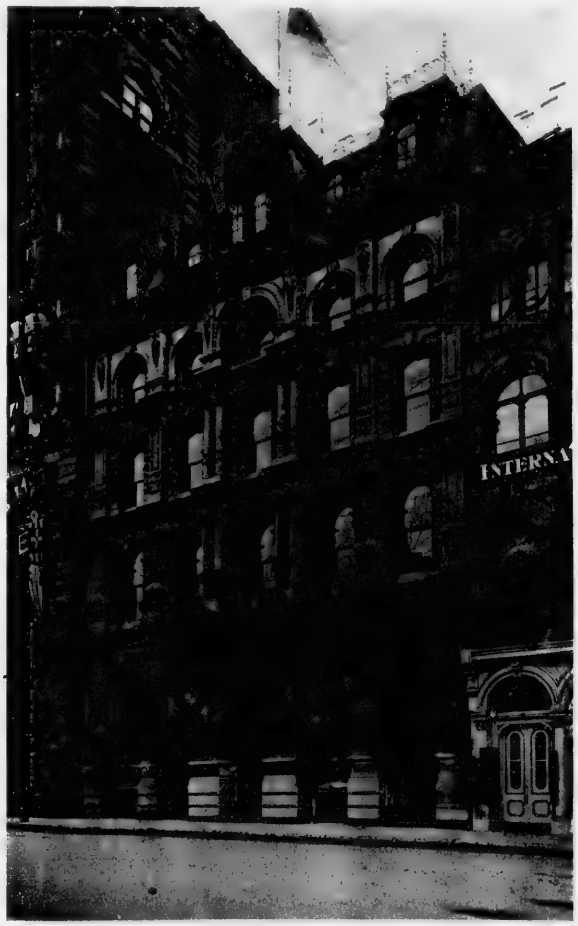
A further period than sixty years, however, carries the mind back to times with which, perhaps, none now living have any direct connection, though doubtless many of the older generations have had communication with those who lived at that period (prior to the American revolution), so that the time, though remote, cannot be considered as quite removed from our own times.

Another retrospect of sixty years and we are in the dim past. None now living possess knowledge of that time except what is learned from history, so that an institution dating its foundation back so far may be truly said to be historic. It is the proud boast of the Union Assurance Society of London that it was "Instituted in the reign of Queen Anne, A. D. 1714." In that year good Queen Anne died, and the first of the present House of Hanover, George I., ascended the throne, which gives to the history of this venerable institution an added interest at this time.

In this new world of ours a hundred and eighty-three years seems a long time to have continued a business continuously, and to the reflective mind it conveys a great deal. The conditions of life then and now; so much has transpired of first importance to civilization; the strides made in the arts and sciences; so many generations have come and gone:—But the Union does not live on its past alone. It is a very much alive and up-to-date concern, being recognized as one of the most progressive, as it is one of the most aggressive of the many fire insurance companies before the public to-day. From the last balance sheet of the society it appears the total funds on 31st December, 1896, amounted to £2,932,697, an increase of £133,742 during the year. Its gross income for the year amounted to £837,250, being £12,763 more than the income for 1895. These figures will convey some idea of the society's transactions and the advances it is making.

The Union has only been doing business in Canada since 1890, when it established here under the management of Mr. T. L. Morrisey, who has since conducted its affairs in this country with signal success. From the abstract of statement published by the superintendent of insurance at Ottawa, we observe that the gross amount of risk taken last year in Canada was $20,394,019, and the premium charged thereon $305,082.93. This remarkable development in so short a time redounds to the credit of Manager Morrisey and his able assistant, Mr. J. E. E. Dickson, as well as its agents throughout the Dominion, who are gentlemen of the highest standing in their respective localities.

The society occupies a spacious suite of offices in the Bank of Toronto Chambers, corner of St. James and McGill Streets, in this city, where its Canadian business is handled by a large staff of clerks. Messrs. Hare and Mackenzie are Montreal city agents.



LA BANQUE JACQUES CARTIER—PLACE D'ARMES.

The North British and Mercantile Insurance Company

Of Edinburgh and London

This company was incorporated by Royal charter in 1809, and has been actively engaged in both fire and life insurance business in every portion of the globe. In 1862 it opened its Canadian branch, and under the chairmanship of the present Canadian managing director, Mr. Thomas Davidson, the Board of Directors met for the first time, being composed of David Davidson, Esq., banker; D. Lorn MacDougall, Esq., stock broker; James Law, Esq., merchant; Hon. Thomas Ryan, merchant, and Hon. John Rose. Since then the company has made rapid strides in Canadian business, earning the favor and confidence of the insurance public. The company's offices are in its own building at the corner of Hospital and St. Francois Xavier Streets, and were built by the company in 1866. The supervision of the Canadian field, stretching from Halifax to Victoria, B.C., and comprising about 300 agencies, is vested in the Canadian Board of Directors, which now includes W. W. Ogilvie, Esq., mill owner; Archibald Macnider, Esq., superintendent of agencies of the Bank of Montreal, and Henri Barbeau, Esq., general manager of the City and District Savings Bank; Mr. Thos. Davidson, the managing director, is an underwriter of long experience, to whose energy and popularity the Canadian branch owes much of its prominence in the Canadian field. He is assisted by Mr. Randall Davidson, superintendent, and Mr. Robert MacDonald, secretary. As to the company's strength, its assets amount to the very large sum of $67,244,580, and the Canadian investments now total $5,795,460.08, this being greatly in excess of all other companies doing fire and life insurance in Canada, and constituting it in effect a Canadian office.

In 1871 the company paid $2,330,000 losses through the fire in Chicago; $750,000 through the one in Boston in 1872; $940,000, St. John, N. B., 1877, and $208,921, St. Johns, Newfoundland, 1892. The company has paid over $95,926,473 for losses since organization.

The Standard Life Assurance Co.

This is one of the oldest and most reliable of Life Assurance Companies. It was established in Edinburgh in 1825, and commenced to do business in Canada in 1847. The Company is represented in the Dominion by our much respected citizen, Mr. W. M. Ramsay, who is ably assisted by Mr. J. Hutton Balfour, as superintendant, at present acting in the capacity of manager during Mr. Ramsay's absence in England.

The Company, which is certainly one of the best doing business in Canada, has shown its great faith in the future of the country by investing the large sum of $12,500,000 in some of its securities.

The following statement shows the growth of the Company since 1875:

Year.	Income.	Total Assets.
1875	$151,000	$594,000
1880	168,000	1,212,000
1885	300,000	2,560,000
1890	390,000	5,408,000
1895	556,000	11,611,000
1896	540,000	12,500,000

We would recommend insurers to consider the absolute security and the moderate rate offered by the Standard Company. The head office for Canada (an illustration of which appears elsewhere), is situated at 157 St. James st., Montreal, and is one of the first structures in the city. Branch offices and agencies are established through the different cities and towns of the Dominion.

The Imperial Insurance Co., Ltd.

This old British office is one of the best known fire insurance companies doing business in Canada. Its offices are located in the Company's own building, Place d'Armes Square. The Imperial Insurance Company was established in 1803, the head office being at No. 1 Old Broad Street, E. C., London, Eng.; it has long since taken rank among the foremost of the English companies, and has for over twenty years been under the able management of Mr. E. Cozens-Smith, General Manager. In 1864 the Canadian branch was established, and the business in the Dominion is under the management of Mr. G. R. Kearley, Resident Manager. The Imperial has assets amounting to over eight and a half millions, and the Canadian statement for 1896 show assets of the Company in Canada amounting to $602,024.04, while the Canadian income for the year was $214,632.76.

The Company's building is perhaps the most costly structure owned by any fire insurance company in Canada; the building is of substantial and modern construction, 100 feet square, and six storeys high, containing eighty-five offices, two passenger elevators, and an electric light plant of its own. The fine location of the building, coupled with its massive construction, makes it one of the best office buildings in the city.

Guardian Fire and Life Assurance Company, Ltd.

of London, Eng.

The old and reliable Guardian Fire & Life Assurance Company, Limited, of London, Eng., was established in 1821, and since 1869 has also operated in Canada, and in 1892 the company purchased and succeeded to the business of the Citizens Insurance Company. It has a paid-up capital of $5,000,000, the largest paid-up capital of any insurance company in the world, and its invested funds exceed over $22,500,000. The head office of the Canadian branch is in the company's own building at 181 St. James street, under the management of Mr. E. P. Heaton, with Mr. G. A. Roberts as sub-manager. The company also have n Canada a representative board of trustees, composed of the following gentlemen: W. M. Ramsay, Esq., chairman, who is also manager of the Standard Life Assurance Company; Hon. Alph. Desjardins, late minister of militia in the Dominion Government; J. O. Gravel, secretary and treasurer of the Canadian Rubber Company; W. H. Beatty, Esq., of Toronto, one of Toronto's leading lawyers and financial men, and R. Wilson-Smith, Mayor of Montreal. During the past year the Guardian celebrated the seventy-fifth anniversary of its organization. At the start there was no desire to pay large dividends, but the evidence rather shows a disposition in the direction of too much caution, but the policy then pursued, however, has resulted in the building up of a capital and funds equal to the most extreme call likely to be made on a company exposed to the hazards incidental to the fire insurance business.

The Union Mutual Life Insurance Company,

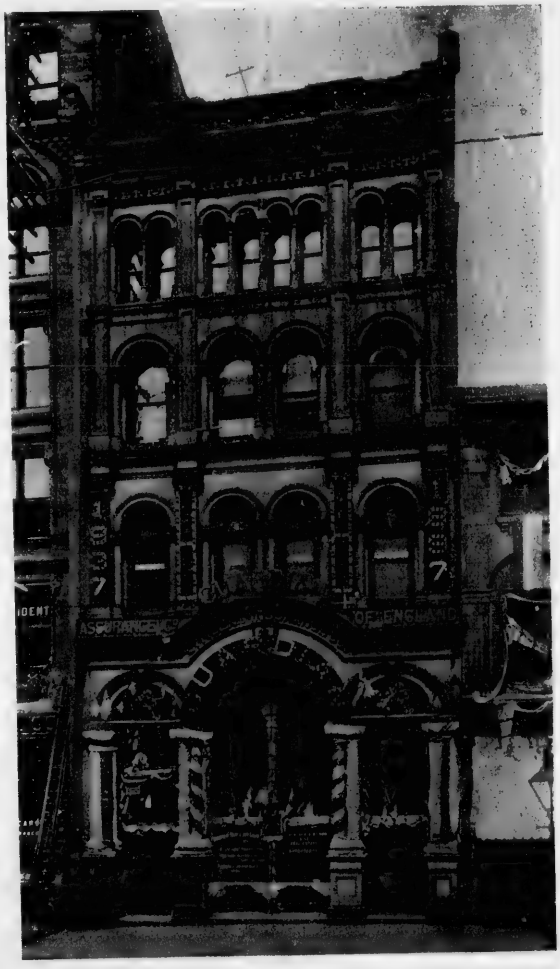
....of Portland, Me.....

Of the United States Insurance Companies which compete with the home companies for business in Canada, none are in higher favor than the Union Mutual Life Insurance Co., of Portland, Me., which has its head office for Canada at 151 St. James street.

The Company was incorporated in 1848, and shortly afterwards extended its operations to Canada. The Company is one of financial strength, its statement, dated 31st December, 1896, showing its gross assets amount to $7,039,323.43, against liabilities of $6,531,-975.24, being a surplus by the 4 per cent. standard of $507,348.19. All of the policies of the Company are protected by the Maine Non-forfeiture Law, which is the most liberal in the protection it gives to the assured. All popular forms of insurance are issued by the Union Mutual Life Insurance Company, and either tontine, annual dividend or term policies can be procured at premiums as low as is consistent with safety. From the Montreal office a large business has been built up throughout the Dominion, and it is ably managed by Mr. Walter I. Joseph, who is a native of England, and has been with the Company in various capacities since 1887, and in the position of general-manager since 1891. The Company has a deposit of over $575,000 for the protection of its Canadian policy-holders with the Dominion Government, and it is gratifying for us to note that $525,000 of this amount is in the cream of Canadian securities.

The Liverpool & London & Globe Insurance Co.

is one of the largest Fire Insurance Companies in the world. It was first established in Liverpool in 1836, and in 1851 opened its head office for Canada in Montreal, where it still is in the Company's building, 16 Place d'Armes, corner of St. James street. From the time of its organization the Company has paid in claims over $169,017,187. It is to-day one of the strongest and greatest financial organizations in existence, having assets of $49,782,108, with a balance of subscribed but not called up capital of $8,771,800, making a total of available assets of $58,553,908. It has $2,110,000 invested in Canada, and controls a large business. The Company has a reputation that is world-wide for the fairness of its business methods and the reliability of its dealings with its policy-holders. It is this reputation, sustained by a continuous course of equitable adjustment and prompt payment of losses that has earned for the Company its present leading position. Mr. G. F. C. Smith is the chief agent and resident secretary of the Company in Canada, and is an insurance man of many years' experience. He has held his present position since 1863, and is a prominent member of the Board of Trade and Canadian Fire Underwriters' Association. The Canadian Board of Directors consists of Edmond J. Barbeau, Esq., chairman; Wentworth J. Buchanan, Esq., deputy chairman; A. F. Gault, Esq., Samuel Finley, Esq., and E. S. Clouston, Esq., who are well known and leading citizens of Montreal.



GUARDIAN ASSURANCE COMPANY—181 ST. JAMES STREET.

Northern Assurance Company.

No company engaged in the insurance business holds a higher reputation and standing than that of the Northern Assurance Company, which was organized in 1836 for the purpose of engaging in the business of furnishing life and fire assurance at home and abroad, and which has its head offices in Aberdeen, Scotland, and London, Eng. It has long controlled a very large business in Great Britain, and since 1867 has also had a very large fire business in Canada, the office here being located at 1724 Notre Dame street, in the British Empire building, and being under the management of Mr. Robert W. Tyre. The company furnishes a most complete indemnity on fire risks, and the old established reputation of the company is backed up by large resources, the assets of the company at the date of the last published balance sheet amounting to £1,848,925 5s 5d. The office in Montreal has charge of the business of the company through the provinces of Quebec, Ontario and Manitoba and the Northwest Territories. Mr. Robert W. Tyre, the manager, is a native of Montreal, and an underwriter of life-long experience. He was formerly manager here for the Phœnix Insurance Company, of London, Eng., but in 1887, became manager for the Northern Assurance Company. He is a member of the Canadian Board of Fire Underwriters and the Board of Trade, and he is also a member of the St. James' Club, and is popular in his social as well as business relations.

The Mutual Life Assurance Co. of New York.

Greatest among all insurance organizations is the Mutual Life Insurance Company of New York, of which Richard A. McCurdy is president, and which is the foremost financial corporation of the world. It was organized in 1843, and has ever since pursued a safe, sound and conservative course, meeting every obligation with faithfulness and executing every contract with fidelity. Since its organization in 1843, the Mutual Life has paid to its members, who are living $208,959,451.53, has paid to the beneficiaries of deceased members $178,045,-743.76, making total payments of $437,-005,195.20, and its statement dated January 1, 1897, showed that the company had assets of $234,544,148.42, a reserve for policies and other liabilities of $205,-010,636.71, and a surplus of $29,733,514.70. The company has in force insurance and annuities amounting to $918,698,330.45, has a patronage which is world-wide and it furnishes to the insured policies upon all approved plans of life and endowment insurance. Its makes special features of its own exclusive forms of insurance contracts, among which the Twenty-year Distribution policy on continuous life and limited payment plans affords the maximum of security at the minimum of cost; Endowment Life Option policy providing a guaranteed income secure investment and absolute protection; Five Per Cent. Debenture furnishes the best and most effective forms of indemnity and fixed annual income of survivors, and the Continuous Instalment policy, which so adjusts the payment of the amount insured as to create a fixed income during the life of the beneficiary. The principal offices for Canada, occupying six rooms on the fourth flat of the Imperial building, at 107 St. James street, where Mr. Fayette Brown is in charge as manager and chief agent for Canada. Mr. Brown is a native of the United States, and comes of a family prominent in insurance affairs; has been for twenty years with this company, and chief agent for Canada since 1885. During the twelve years the company has operated in Canada it has continued to grow in favor with the Canadian people, and many of the foremost Canadians count among their most valuable possessions a policy in this greatest, soundest and most progressive of the insurance companies of the world.

P. S. Ross & Sons.

An especially noteworthy firm of chartered accountants is that of P. S. Ross & Sons, at 1766 Notre Dame street. The business was established in 1870 by Mr. P. S. Ross. Fourteen years ago his sons J. G., A. F. C. and J. W. Ross, were admitted to partnership. The firm are auditors for such companies as the Sun Life Assurance Company of Canada and the Bell Telephone Company of Canada, as well as a large number of woollen mills, manufacturing establishments and other institutions throughout the Dominion. The firm give special attention to the opening and auditing of books for joint stock companies, and executes commissions for the examination of complicated accounts of all kinds, the preparation of statements and all descriptions of expert accountant work. Mr. P. S. Ross, the senior member, is a native of Scotland, but an old resident of Montreal, and his sons are members of the Association of Chartered Accountants of the Province of Quebec, the Montreal Board of Trade and other well-known institutions.

Residence of Mr. Robert Meighen, Drummond Street.

"Rosemount," Residence of Mr. W. W. Ogilvie, Simpson Street.

Residence of Hon. G. A. Drummond, Sherbrooke Street.

Residence of Mr. H. Vincent Meredith, Pine Avenue.

Residence of Lord Glencoe Dorchester Street.

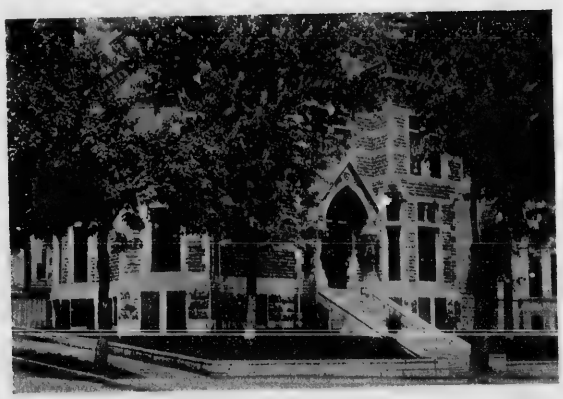
MONTREAL'S PALATIAL RESIDENCES.

Residence of Mr. A. F. Gault, Sherbrooke Street.

Residence of Mr. F. Wolferstan Thomas, Sherbrooke Street.

Residence of His Worship Mayor Wilson Smith, Sherbrooke Street.

Residence of Mr. James Linton, Sherbrooke Street.



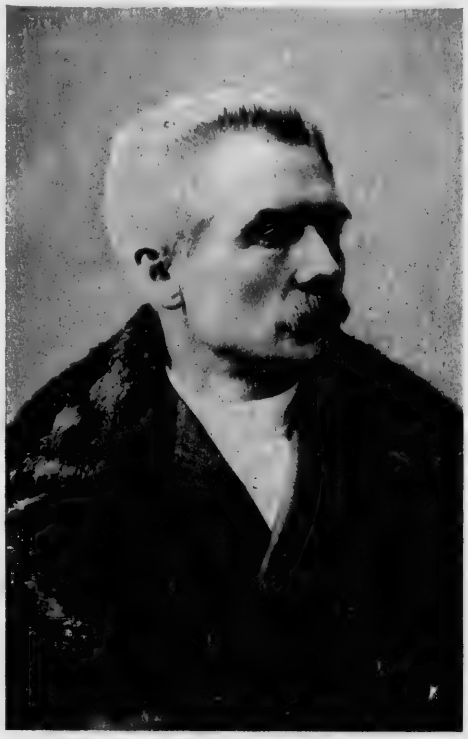
Residence of Mr. James Baxter, Sherbrooke Street.

J. Lawson Johnston,

Mr. J. Lawson Johnston, whose name is almost a household word in Canada, was the originator and patentee of "Johnston's Fluid Beef." A thorough Scotchman, he was naturally educated in Edinburgh, and during his early college days he displayed great ability in the study of dietetics and the chemistry of food. He left Scotland some twenty-five years ago and proceeded to observe and experiment in various parts of Europe and America, ultimately settling down in Montreal, and after having issued letters patent for Johnston's Fluid Beef in Canada, England, United States, France and Germany, he placed the preparation on the market. It was but a short time before "Fluid Beef" became the most popular beef preparation in the world, the sale of it increasing year by year. Either unfortunately or fortunately (so far as Mr. Johnston was interested) in the year 1884, the Fluid Beef Factory was burned down and before it could be rebuilt Mr. Johnston had an offer of purchase made him for the Canadian business. He decided to accept the offer, and in July of that year he left Canada and went to London, England. As soon as he arrived in London he commenced the manufacture of Fluid Beef under the name of "Johnston's Fluid Beef-Bovril Brand." He continued this business for a few years under his own personal superintendance, and through his well known energy and ability this business soon attained such magnitude that he found it was more than he could manage single handed. At this time Lord Playfair evinced considerable interest in Mr. Johnston's success and method of operation, which produced an extract combining the albumenoids with the stimulating properties of the beef, by many, up to the time of Mr. Johnston's inventions becoming known, being thought unattainable. Mr. Johnston then determined to form the business into a joint stock company, which he did most successfully under the name of "Bovril Limited" Lord Playfair became chairman, Mr. Johnston resigning in his favor.

The business grew so rapidly and successfully that it soon became one of the most successful in the country and in a few years attracted the attention of large capitalists. In July, 1896, Mr. Ernest T. Hooley offered the enormous sum of £2,000,000 (sterling $9,740,000) for the entire business of "Bovril Limited," this offer was accepted by the company, and in November of the same year Mr. Hooley again floated Bovril Limited as a joint stock company on the English market for £2,500,000, sterling, or equal to twelve million one hundred and seventy-five thousand dollars, and within three days after opening the subscription lists every share was taken up, thus showing the high position which Bovril holds as a commercial enterprise. We have gone into these matters rather minutely, not to advertise Bovril, but to show what has been achieved by a late Montrealer, and who has shown that in the days of his prosperity he does not forget the town and country where he first introduced his inventions. Mr. Johnston (or rather the company of which he is vice-chairman) has recently bought back the business which he sold nearly thirteen years ago, and Bovril Limited, of London, are now proprietors of the Johnston Fluid Beef Company of Montreal. The trustees and directors of Bovril, Limited, are His Grace the Duke of Somerset, the Rt. Hon. Earl de la Warr, The Rt. Hon. Lord Playfair, G.C.B., L.L.D., chairman; J. Lawson Johnston, vice-chairman; Viscount Duncannon, C.B., Sir Edmund Commorell, V.C., G.C.B., Frederick Gordon, Robert Farquharson, M.D., M.P., G. Lawson Johnston, and Andrew Walker, managing director. The Illustrated London News, describing the success and operations of Mr. Johnston's Company, says: "It is instructive to note that in pre-Bovril days the hundreds of thousands of oxen which travellers through South America marvelled at, as the great droves of cattle wended their slow way to the saladeros of the Argentine and the Uruguay Republics, were slaughtered merely for the sake of their hides and tallow. Immediately the oxen are killed now, the whole of the superfluous fat and bone is removed, and the beef finely chopped, is placed in huge vats of cold water. The decoction is next strained and concentrated in a most elaborate manner until it becomes a paste—in other words, the extract of meat with which we are all familiar. This extract consists of the soluble salts of flesh, which give meat its flavor and odor. It is not a food, but simply a nerve stimulant possessed of the power of evoking latent vitality. The popular fallacy that extract of meat and Beef Tea are nutrients has been the deplorable cause of many thousands of deaths by starvation. It should be known to all that it is only as a stimulant and a tonic that extract of meat is useful, in fact, as an adjunct to more nutritious foods."

Mr. Johnston has a most charming residence known as "Kingswood," Sydenham Hill, about seven miles from London, and although he is a shrewd, active business man, he is very much attached to his home and family. Nothing gives him greater pleasure than to roam about the forty acre park which encircles his home, accompanied by some of his children, and caress the pet deer, sheep, etc., with which the park is liberally stocked. His happiest hours are when he is at home surrounded by his family. May he live long to enjoy these blessings.



J. LAWSON JOHNSTON.

Colin McArthur,

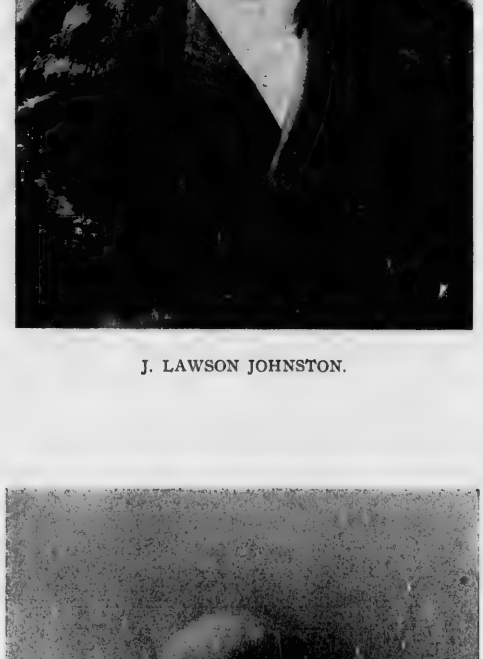
whose name is famous as the first manufacturer of wall paper in the Province of Quebec, is a native of Glasgow, Scotland, where he was born in 1835. He was educated at St. Enoch's School of that city, and for sixteen years was associated with the firm of Wylie & Lockhead, wall paper manufacturers, being their manager a large portion of this time. It was on behalf of this firm that he came to Canada, living in Toronto for four years.

In 1870 he moved to Montreal, and established his present business. He brought skilled labor from the United States, but all his unskilled labor belongs to Montreal. Since the foundation of his business in Montreal it has steadily increased, until now it is the foremost in this country.

He introduces new patterns and designs in wall paper every year, to compete with England and the United States, and to-day has one of the largest assortments in America.

At all exhibitions and fairs where he has exhibited his goods he has invariably taken first prizes. The exhibitions held at Antwerp, Trinidad and Jamaica, may be especially mentioned, where Mr. McArthur swept everything before him.

During the recent investigation of the Tariff Commission Mr. McArthur's evidence proved conclusively that his papers were equal, if not superior, to the imported article, and that he feared the fair competition neither of Europe nor the United States. For the past nine years Mr. McArthur has been a member of the Board of Trade in Montreal, and is extremely active in all charitable movements.



COLIN McARTHUR.

J. & T. Bell.

While mentioning a few of the firms that have contributed towards the city's advancement during the Victorian era, one that cannot be overlooked is the well known firm of J. & T. Bell.

One of the pioneers of the boot and shoe industry in Canada, and the oldest established house in that business in Montreal, J. & T. Bell early developed, and have permanently maintained, a prosperous trade. It was in 1814 that the late J. & T. Bell began the manufacture of boots and shoes for the trade, and although the original founders of the house have long since passed away, the business is now one of the most flourishing in its line, under the able direction of the esteemed proprietor, Mr. John T. Hagar.

Mr. Hagar entered the firm sixteen years ago, and in 1891 became sole proprietor, bringing to bear the soundest judgment and untiring energy in building of the business to its present prosperous condition.

When the business was first started the factory was upon St. Paul Street, but for fully forty years the firm have occupied their present premises at No. 1665-1667 Notre Dame Street. The factory is equipped with all the latest improved machinery, run by steam power, and is a model of thoroughly efficient organization.

On an average 160 hands are employed here in the manufacture of fine grades only of men's, ladies' and children's boots and shoes. Mr. Hagar selects his leathers and skins with the utmost care; the styles are correct and workmanship elaborate, and no finer goods are turned out anywhere in the Dominion.

The factory has a daily capacity of 600 pairs, and their trade extends through every section of the Dominion from the maritime provinces to the North-West territory.

Mr. Hagar was born in Montreal, and is widely and favorably known in manufacturing and mercantile circles. He is a member of the Board of Trade, and has ever accorded a hearty support to all measures calculated to advance the interests of the metropolis. He is a member of the masonic order and of several leading clubs, being universally esteemed and respected both in social and business circles, and is promoting the commerce of the city with zeal, enterprise and success.

Hugh Paton.

Mr. Hugh Paton, manager of the Shedden Co., Ltd. Montreal, was born at Johnstone, Renfrewshire, Scotland, October 5th, 1852. His father, William Paton, and his mother, Mary Shedden, sister of the late John Shedden, were natives of Kilburnie.

Mr. Paton was educated in Paisley, Scotland, and came to Canada in 1871, to become the private secretary of his uncle, Mr. John Shedden of Toronto, who was a prominent railway contractor, and built the Toronto & Nipissing railway, the Union Depot in Toronto, and other important works. Mr. Shedden was killed at Cannington, in 1873, and Mr. Paton came to Montreal as secretary-treasurer of the company which assumed the business of his late uncle under the title of The Shedden Company, Limited, of Montreal, general forwarders and carriers and cartage agents for the Grand Trunk Railway Company, etc. When, on August 5th, 1879, the manager, Mr. Thomas Symington, died, Mr. Paton took full control. He is the principal proprietor of this corporation, the development of which is mainly due to Mr. Paton's energy and skilful management.

The company, which employs 1,000 men and horses, does the transfer work of the G. T. R. Co. at most of their principal stations, and has agents at Detroit and many other western cities.

Mr. Paton has long been a patron of out-door sports. He has been hon. secretary-treasurer of the P. Q. Turf Club for two years, and held the same office in the Montreal Tandem Club. He was hon. secretary-treasurer of the Montreal Hunt from 1879 to 1886, and in 1887 was elected Master of the Hunt, the Cordon Bleu of Canadian sportsmen, and that he was no carpet knight is shown by his record of winning the Queen's three times, and the Hunt Cup once.

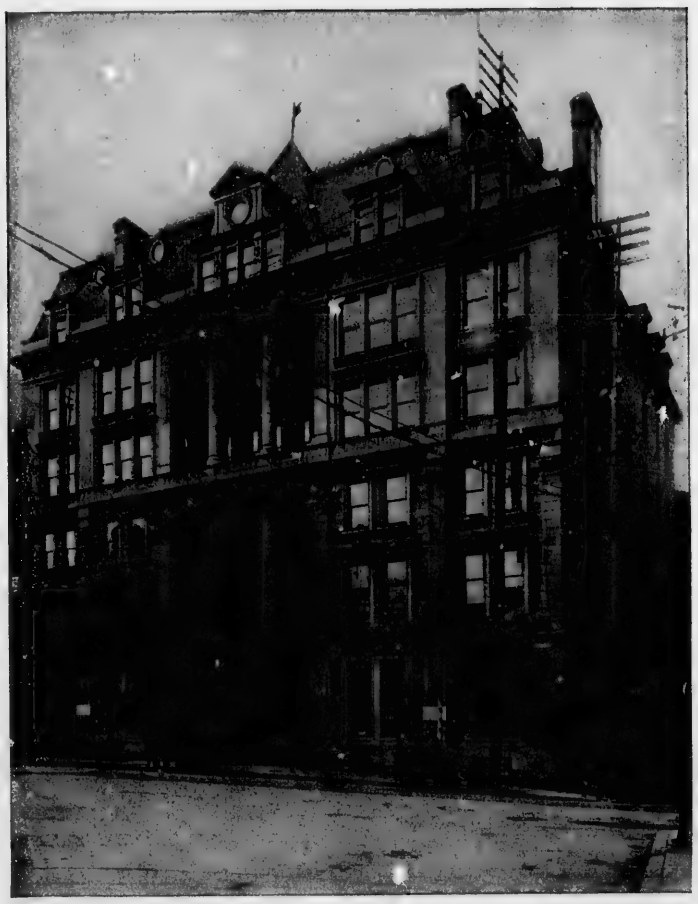
Mr. Paton is one of Montreal's most open-handed and public-spirited citizens, and takes great personal interest in our public and private charities, as well as any movement for the benefit or advancement of Montreal.

Mr. Paton was married in 1884, to Miss Isabella Robertson, daughter of the late Andrew Robertson, who was for some time President of the Harbor Board, and who was during his lifetime one of Montreal's most highly-respected citizens.

Mr. Paton's summer house at Bord a Plouffe, known as "The Island," is one of the handsomest places in the province. Throughout the summer months it is the Mecca of many and fortunate friends, whose enjoyment Mr. and Mrs. Paton know so well how to advance.

D. Morrice, Sons & Co.

The firm of D. Morrice, Sons & Co., Manufacturers' Agents and General Merchants, is in the leading rank in the dry goods trade in Canada, where it is widely-known and respected, as it also is in London, Manchester, and most of the large manufacturing and business centres in England. The firm, as at present constituted, was organized by Mr. Morrice, sr., in 1883, when he took into partnership with him his two sons, but the foundation of this immense business was first laid 20 years prior to that date by the gentleman named. Mr. David Morrice is a native of Scotland, having been born in the old town of Perth, in 1830, and it was there that he received a thorough commercial education. He afterwards entered into business in his native place, but only remained for a short time. He paid a visit to Ireland, and spent some time in the cities of Dublin and Cork. Then he went to England, and resided chiefly in London, Manchester and Liverpool, the great manufacturing and shipping cities of Great Britan. It was during these visits that he gained a thorough insight into the business working of a number of large firms, and the knowledge and experience he thus obtained has been of the greatest benefit to him in his subsequent career. When he was twenty-three years of age he left England and came to Canada. This was in 1855, and after remaining a short time in Montreal he moved to Toronto, where he entered the service of a large wholesale establishment. He continued with this firm for about eight years. In 1863 Mr. Morrice decided to make the commercial metropolis his future home, and returned to Montreal, where he has since resided, and where he established the business which has been fraught with unqualified success since that date. Mr. Morrice is possessed of extraordinary business ability, energy and foresight, which have secured for him the high esteem in which he is held in commercial circles, and which have placed him in the foremost rank among the successful business men of Canada. His enterprise knows no bounds, and whatever undertaking he becomes associated with, as an active participant, is sure to succeed. The headquarters of the firm have been, since its foundation, in Montreal, but there is a very important branch in Toronto for facilitating the working of their Western Ontario trade. The firm consists of three partners, D. Morrice, sr., Wm. James Morrice, and David Morrice, jr., and are best known as the General Agents for the Dominion Cotton Mills Co. This company controls mills at Hochelaga, St. Annes, Magog, Kingston, Brantford, Moncton, Windsor, Coaticook, Halifax, and the Canada Colored Cotton Mills Co., who have mills at Milltown, Cornwall, Hamilton, Merritton and Marysville. Also the following Woollen Mills: The Penman Mfg. Co.,



THE IMPERIAL INSURANCE CO'S. BUILDING.

of Paris, with mills at Thorold, Coaticook, and Port Dover. The Trent Valley Woollen Mfg. Co., of Campbellford, the Auburn Woollen Co., of Peterborough.

It will be easily understood from the above, what an extensive variety of goods they handle—and what an enormous quantity they turn out.

In addition to his other business, Mr. Morrice, sr., is a director of several manufacturing and industrial corporations, and for years has been a leading factor in the development of the trade and commerce of Montreal, and is a strong advocate of everything tending in this direction.

His gift of the Convocation Hall to the Presbyterian College may be cited as one instance of his many gifts. He has been a member of the Board of Trade for many years, and takes an active interest in the Montreal Wholesale Dry Goods Association. In politics he is a Conservative.

The Lake of the Woods Milling Co.

In a country so largely dependent upon its agricultural resources as Canada, the flour and grain trade naturally occupies a very prominent position. In fact, it may be considered the originator and precursor of all other forms of industry and commerce. From the time the first windmill reared its skeleton wings, and the primitive waterwheel first splashed in the swift waters of the St. Lawrence, to the present moment, when huge structures, filled with the most modern machinery, turn out their thousands of barrels daily, the flour trade has been one of the principal avenues to prosperity in Canada, and the Corn Exchange has antedated the Board of Trade in more than one of our largest cities.

Prominent among Canadian milling enterprises to-day stands the Lake of the Woods Milling Co., whose practically unlimited command of waterpower enables it to convert into flour 4,000,000 bushels of Manitoba wheat every year. This powerful company controls two large mills, fitted with all the most modern milling machinery and appliances. The mill at Keewatin, where the Lake of the Woods falls into the Winnipeg River, and furnishes one of the most magnificent waterpowers on this continent, is the largest and best fitted mill in Canada. It now has a capacity of 2,250 barrels daily, which will shortly be increased to 4,000 barrels, and is the only mill west of Lake Superior furnishing flour in barrels. These barrels are constructed in the company's own cooperage, the staves being made from timber cut on the islands of the lake, while the hoops are imported from Tennessee.

The output of the Keewatin mill comes to the Eastern markets almost exclusively. To supply the Western demand—that from British Columbia, the Northwest Territories and Manitoba—the company have erected a mill of 800 barrels daily capacity at Portage La Prairie. In addition to supplying the home demand, a large quantity of both flour and grain have been exported by the company to Australia and Europe, and the demand for our flours seems increasing in the Antipodes. During the fiscal year of 1896, Canada exported 186,716 barrels of flour, valued at $718,432, and a large proportion of this must be credited to the Lake of the Woods Milling Co.

To give any account of the steady progress of this great industry, without mentioning the names of the men who have made that success possible, would be invidious. Prosperity is not gained without skilled effort, patience and sound judgment. Fortunately for its future, the Lake of the Woods Milling Co. has in its president, Mr. Robert Meighen; its vice-president and general manager, Mr. W. A. Hastings; and its general superintendent, Mr. G. D. Hastings, men of the stamp who command success. Mr. Meighen has attained prominence in many other lines of Canadian industry and enterprise. He is managing-director of the Cornwall Manufacturing Co., president of the New Brunswick Railway Co., and a director in the Dominion Transport Co. In fact, he is a busy man; although he is one who carries his many varied responsibilities easily.

Mr. W. A. Hastings, the vice-president and general manager of the company, has been identified with the milling industry for the past sixteen years. Originally a Montrealer, he left for the Northwest in 1881, where he was one of the pioneers in the flour trade. On the formation of the present management, in 1889, he assumed the general managership, and to his untiring efforts much of the steady progress of the mills towards increased prosperity is due. Naturally Mr. Hastings has long been interested in the Corn Exchange, and at present he holds the important position of treasurer to that body.

Mr. Jas. Crathern, First Vice-President. Mr. John McKergow, President. Mr. Henry Miles, Treasurer, Mr. Chas. F. Smith, Second Vice-President.

MONTREAL BOARD OF TRADE.

The Montreal Board of Trade.

The Montreal Board of Trade originated from the Committee of Trade, organized, in April, 1822, by a number of leading merchants, with Hon. John Richardson, in the chair. One of the earliest planks in the platform of this body was the deepening of the river channel, which they advocated in 1825, and have persistently kept up to the present. The first Committee of Trade were, Horatio Gates, Geo. Auldjo, Geo. Moffatt, Henry McKenzie, Campbell Sweeney, John Forsythe, Peter McGill, F. A. Larocque, John Fleming, Samuel Gerrard, Thos. Blackwood, C. L. Ogden and James Leslie. The committee were active in the movements which made the city an ocean port and port of entry, and when the Harbor Board was created, in 1830, Hon. George Moffatt was appointed the first chairman.

In 1840 was held the first meeting to organize the Board of Trade, and incorporation was secured the following year, there being 106 incorporate members. From that time on the Board of Trade has been foremost in nearly every movement for the advancement of the material interests of the city, and one by one has affiliated with itself such trade boards as the Corn Exchange, organized in 1862, and federated with the Board of Trade in 1886. Section after section has been added, such as the Bankers' Section, the Wholesale Grocers' Association, the Wholesale Dry Goods Association, Marine Underwriters' Association, Butter and Cheese Association, while there exists a Board of Arbitration for the settlement of cases that may be brought before it.

In 1842 the Board occupied a little building, originally built for the Wesleyan Methodist Chapel in 1809, moving subsequently to more commodious quarters in the Merchants' Exchange, and when this was burned, in the Corn Exchange building, from which, in 1892, it moved to its magnificent new building.

Lord Glencoe.

With characteristic modesty, Lord Glencoe, in acknowledging the cablegram of congratulation upon his new honors, sent by St. Andrews' Society here, through the president, Mr. Donald A. Macmaster, signed himself Donald Smith. To our second Canadian Peer honors have always stood second to the labors and the sacrifices that merit honors. His Lordship's Canadian career has been too frequently told to require recapitulation. As a financier he holds first rank as President of the Bank of Montreal, and his position as Governor of the Honorable Hudsons Bay Company associates him with much that is interesting and romantic in the annals of Canada and the mother land. In Parliament he long represented Montreal, and his integrity had been so often proved that his appointment as High Commissioner in London was confirmed by his political opponents when they attained power. The title which he has assumed is one which closely associates him with the tragic in the history of his native land. The massacre of Glencoe was one of those acts which no statescraft or political policy can even to this day excuse, and it reads almost like an act of retributive justice that the name should be raised to honor among British Peers.

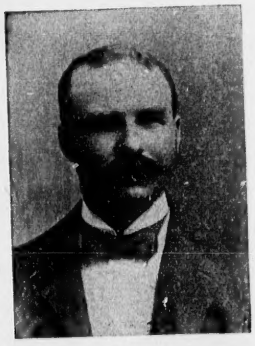
Hanson Bros.

Particularly noteworthy among those engaged in financial lines is the firm of Hanson Bros., composed of Edwin and William Hanson, who occupy suite 69 in the Canada Life Building, which is perhaps the finest suite of offices in the city of Montreal. The members of the firm, Edwin and William Hanson, are brothers, and natives of England, and in 1883 they established their present business, which they have since successfully conducted and now carry on, enjoying a high reputation for their sound judgment in the making of investments, and their exceptionally excellent abilities in carrying out negotiations of the largest class. They are investment brokers, buy and sell government, municipal and railway securities, act as agents in behalf of corporations, business firms and individual clients in financial matters, the making of investments, the buying and selling of securities, etc. They are prominently identified with large negotiations, and are well known in the best financial circles in the city. Mr. Edwin Hanson is a director of the Montreal Trust & Safe Deposit Company, the Quebec & Lake St. John Railway Company, and of the Royal Electric Company, while Mr. William Hanson is a director of the Richelieu & Ontario Navigation Company and of the Temple Electric Company, in addition to having other important business and financial connections. Both are members of the St. James' Club and well known in social life, besides being prominent in financial circles.

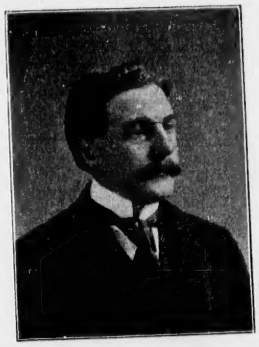
Alfred J. Brice, President.

James Oliver, Vice-President.

P. W. McLagan, Treasurer.



A. W. Grant.

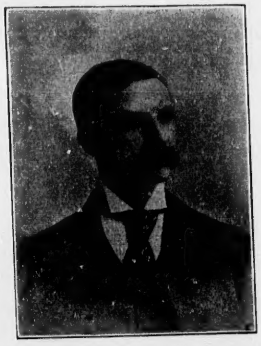


Thos. F. Shields, of Yost & Co.

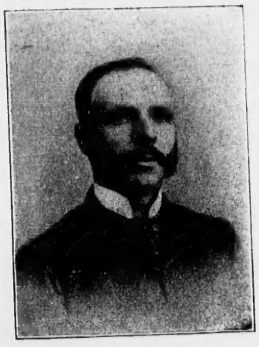
A. C. Wieland.

M. J. Farrell.

Fred. Fowler.



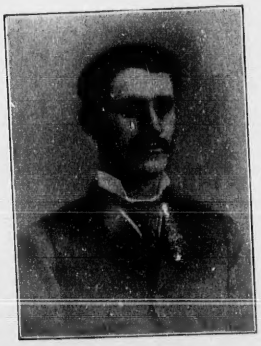
Frank Duckett, of Duckett, Hodge & Co.



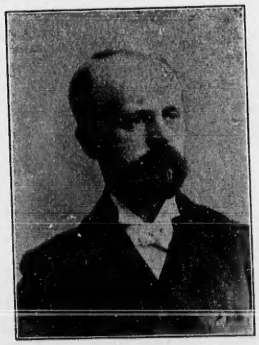
George Hodge, of Duckett, Hodge & Co.

J. A. Vaillancourt.

N. F. Bedard.



Jos. Ward.

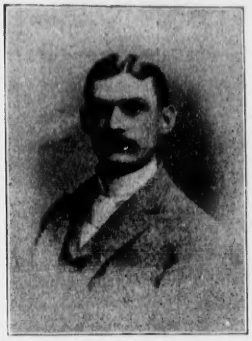


Henry A. Hodgson, of Hodgson Bros.

A. C. H. Froemcke.

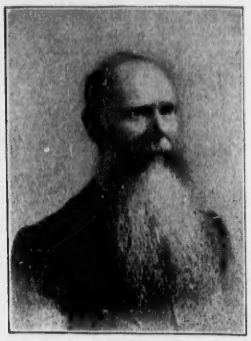
MONTREAL BUTTER AND CHEESE ASSOCIATION.

J. J. Kirkpatrick.



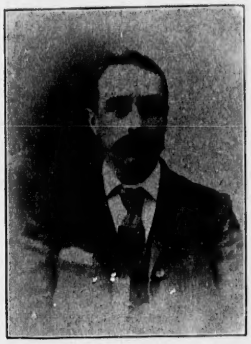
W. T. Ware.

D. S. Hislop, of Hislop & Hunter.



James Dalrymple.

J. Taylor, of Geo. Wait & Co.

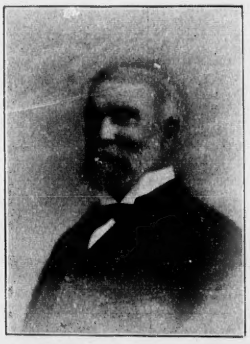


Geo. Wait, of Geo. Wait & Co.

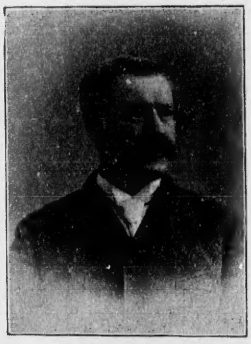
A. D. McGillis.

Wm. Nivin.

Ernest A. Brice.



A. A. Ayer, of Ayer & Co.



John McKergow, of A. A. Ayer & Co.

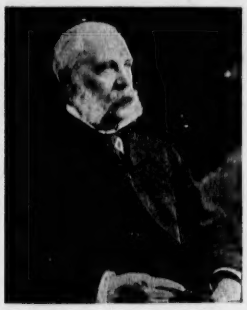
MONTREAL BUTTER AND CHEESE ASSOCIATION.

The Butter and Cheese Association was formed in 1894 by a number of leading produce merchants, and has since then proved itself a great value to the development of the trade by the various measures or modifications of measures it has secured from Parliament in protecting and fostering cheese and butter making, the opening of new markets, cold storage, etc. The amount of business transacted in Montreal alone by the members of this Association is something wonderful, averaging $2,000,000 per month for cheese alone, during the season. The number of boxes of cheese shipped has for many years exceeded the million mark, and last year local shippers exported 1,413,512 boxes out of the total exports of 1,726,226. In the matter of butter the Association has long striven to secure an improvement in quality, and of late with some success, resulting in increased exports. The present officers, Alfred J. Bryce, president; Jas. Oliver, vice-president, and P. W. McLagan, treasurer, are among our oldest merchants and shippers in their line, and have seen the exports grow from a few hundred thousand to over a million of boxes of cheese per annum. The groups published on pages 29 and 30 gives nearly all the members of the Association, the absence of a few at present in England, attending the Jubilee celebrations preventing us from securing their photographs.

Dr. T. G. Roddick, M.P.

Dr. Roddick, President elect of the British Medical Association, which shortly meets in Montreal, is one of the best known of Canadian surgeons. A graduate of McGill, he has long been one of its most popular professors, and has held almost every position in the gift of his confreres in Civic and Dominion Associations, and in the hospitals. Dr. Roddick's chief honors, however, are buried in the hearts of those to whom he has so long proved a friend as well as a physician. The humblest sufferer may claim his offices, and the most exalted personages are glad to avail themselves of his skill in times of sickness. Dr. Roddick is among the few in public life who have had that greatness thrust upon them. He accepted nomination to heal a difference in the party ranks, and his election, in the face of the general landslide, was a public tribute to his honesty of purpose and the place he holds in the hearts of Montrealers. Dr. Roddick is a graceful, fluent and witty speaker, and under his presidency the meeting of the Medical Association is sure to prove a splendid success.

Dr. T. G. Roddick.

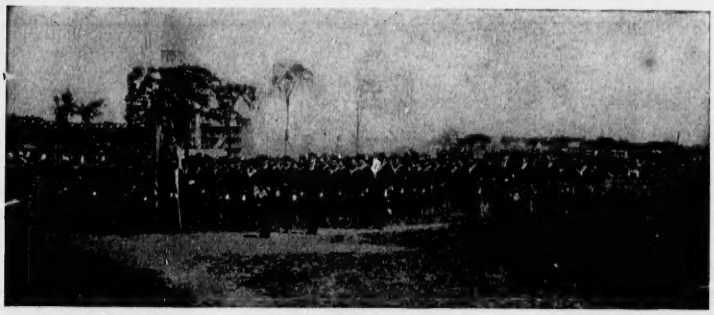


Mr. Edgar Judge, President.

Mr. E. F. Craig, Vice-President.

Mr. Wm. A. Hastings, Treasurer.

OFFICERS OF THE MONTREAL CORN EXCHANGE.



THE MILITARY REVIEW.—BLUE JACKETS, FROM H. M. S. TALBOT.
From a Photograph by R. F. Smith.

Erratum.—In the history of Montreal, it is stated, through a slip of the pen, that H. R. H. the Prince of Wales resided in the Hon. John Young's house, when in Montreal. This should be Hon. John Rose, "Rosemount," now occupied by Mr. W. W. Ogilvie, a photograph of which is shown on another page.

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